



Maybank



Maybank Islamic

MAYBANK PERSONAL LOAN / MAYBANK ISLAMIC PERSONAL FINANCING-i  
PERSONAL LOAN FROM AS LOW AS 5.5% P.A.  
TERMS AND CONDITIONS

1. “MAYBANK PERSONAL LOAN FROM AS LOW AS 5.5% P.A. CAMPAIGN” (“Campaign”) is organized by Malayan Banking Berhad (Company No. 196001000142) and Maybank Islamic Berhad (Company No. 200701029411) (collectively referred to as “Maybank”) and shall be subject to the Terms and Conditions herein. By participating in this Campaign, the Eligible Customers (as defined herein) hereby expressly agree to be bound by these Terms & Conditions and any decision made by Maybank with respect to the Campaign shall be final and binding.
2. This Campaign shall commence from 20 May 2024 till 30 September 2024 (both dates inclusive) (“Campaign Period”).

ELIGIBILITY

3. This Campaign is open to all Malaysian individual customers who apply for a new Maybank Personal Loan or Maybank Islamic Personal Financing-i through Maybank’s existing channels, i.e. online application via Maybank2u, MAE App or walk-in to any Maybank branches within the Campaign Period and fulfills the eligibility criteria set by Maybank as follows:
  - i. Must be a Malaysian citizen of 21 years old and above. The maximum age limit for applicant is up to 60 years old.
  - ii. Minimum gross income requirement for salaried/self-employed applicant is RM42,000 per annum or RM3,500 per month.
  - iii. For salaried applicant, the required documents are a copy of NRIC (both sides) and latest one (1) month salary slip.
  - iv. As for self-employed applicant, the required documents are a copy of NRIC (both sides), Business Registration Certificate and latest 6 months’ Bank Statement.

Individual customers who satisfies the criteria provided in Clause 3 shall be referred as Eligible Customers.

4. For the avoidance of doubt, the following customers are **NOT** eligible to participate in this Campaign:
  - i. Existing Maybank Personal Loan and Maybank Islamic Personal Financing-i customers.
  - ii. Maybank staff.

**CAMPAIGN MECHANICS**

5. Below are details of the current loan or financing amount, fixed profit rate and tenure in comparison with the promotional rate during Campaign Period. The fixed profit rate shall applies to Eligible Customers who applies for Maybank Personal Loan or Maybank Islamic Personal Financing-i during the Campaign Period and whose application is approved.

Loan Amount (RM)	Fixed Profit Rate (p.a.)		Tenure
	Before Campaign Period	During Campaign Period (20 May to 30 Sep 2024)	
RM5,000 to RM20,000	8%	7%	Minimum: 2 Years Maximum: 6 Years
RM20,001 to RM50,000	7%	6%	
RM50,001 to RM100,000	6.5%	5.5%	



*Note: The above fixed interest/profit rates are equivalent to effective interest/profit rates from 9.89% to 12.91% and may vary based on the loan/financing amount and tenure.*

6. Maybank will not be liable for any late approval or the processing of the application.
7. Fixed profit rates will return to the usual rates (between 6.5% and 8%) after the end of Campaign Period.

#### **GENERAL TERMS AND CONDITIONS**

8. Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
9. Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of twenty-one (21) days (“day” shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
10. By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.
11. By participating in this Campaign, Eligible Customers agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) (“Maybank’s Privacy Statement”) and the PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank’s Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers agree and consent to his/ her personal data or information being collected, processed and used by Maybank for:

- a) the purposes of the Campaign; and
- b) marketing and promotional activities conducted by Maybank, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

\*Note: “PDPA” refers to Personal Data Protection Act (2010).

12. Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Customers in this Campaign for any direct, indirect, special or



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consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by any gross negligence or omission by Maybank.

13. Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank.
14. Maybank may disqualify/reject any Eligible Customer who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
15. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).