

Terms & Conditions for Trade Stocks, Treasure Gold Campaign

The "Trade Stocks, Treasure Gold Campaign" ("**Campaign**") is organized by Maybank Investment Bank Berhad (Company No.: 197301002412) ("**Maybank IB**") and Maybank Islamic Berhad (Company No. 200701029411), ("**Maybank Islamic**") and shall be subject to the terms and conditions set out herein.

For the purpose of these terms and conditions, "**Maybank**" collectively means Malayan Banking Berhad (Company No.: 196001000142), Maybank IB and Maybank Islamic.

By participating in this Campaign, the Eligible Participants (as defined in Clause 2 below) hereby expressly agree to be bound by these terms and conditions and any decision made by Maybank with respect to this Campaign shall be final and binding.

1. Campaign Period

This Campaign commences from **18 September 2024 until 30 November 2024** (both dates inclusive, "**Campaign Period**").

2. Eligibility

2.1. Participation in the Campaign is open to both new and existing holders of Maybank Islamic Gold Account-i (MIGA-i) and Share Trading Cash Accounts opened via Maybank2u (M2u) or Maybank Trade MY app which fulfills the criteria set out under sub-clause 2.2 below ("**Participants**").

2.2. Participants must meet the following criteria to be eligible:

- (a) Hold a MIGA-i Account AND Share Trading Cash Account;
- (b) Invest in a minimum of 10 grams of gold in a single transaction into the MIGA-i account via Maybank2u website or Maybank/Maybank Islamic Branches; and
- (c) Trade a cumulative minimum of RM30,000 on Shariah-Compliant stocks that are listed on Bursa Malaysia during the Campaign Period.
(hereinafter referred to as "**Eligible Participants**".)

2.3. For the avoidance of doubt, the following categories of customers shall **NOT** be eligible to participate in the Campaign:

- (a) corporate and institutional clients of Maybank;
- (b) customers who are permanent and contract employees, representatives and agents of Maybank or its subsidiaries or its related companies (as defined in Section 7 of the Companies Act 2016) and their immediate family members (i.e. spouse, children, parents, brothers, sisters);
- (c) customers who have an account with Maybank for the following purposes/transactions: Employee Share Option Scheme financing and Initial Public Offering financing.
- (d) customers **without** a valid Email (hereinafter defined);
- (e) customers whose account(s) with Maybank was or is suspended or terminated prior to

- or during the Campaign Period; or
- (f) customers who breached or breaches any agreement with Maybank prior to or during the Campaign Period.

2.4. Maybank shall at all times have the discretion to determine the eligibility of the Eligible Participants for this Campaign.

2.5. Eligible Participants are required to have a valid email address registered with Maybank during their account opening (“**Email**”).

3. Campaign Mechanics

3.1. All Eligible Participants who meet the eligibility requirements in Clause 2 above shall automatically qualify for the Campaign without prior registration.

3.2. The mechanics of this Campaign are as follows:

- (a) Eligible Participants must meet the requirements set out below to be entitled for the Reward:

Requirements	Reward	Limit
Eligible Participants must: <ul style="list-style-type: none"> a. invest a minimum of 10 grams of gold (through a single transaction into the MIGA-i account via Maybank2u website or Maybank/Maybank Islamic Branches); and b. trade a cumulative minimum of RM30,000 on Shariah-Compliant stocks that are listed on Bursa Malaysia during the Campaign Period (via Maybank2u Online Share Trading (OST), Maybank Trade MY app or Maybank Trade app). 	1g of Gold	200 customers

Notes:

Eligibility of Shariah stocks will be determined via SC Malaysia’s latest list of shariah compliant securities.

- (b) Each recipient of the Reward (“**Recipient**”) will be contacted by email or representatives of Maybank within 90 days after the Campaign ends together with the details on the fulfillment of the Rewards.
- (c) Each Recipient will only receive one (1) Reward and such Recipient will be selected on a “lucky draw” basis via Maybank Randomizer program at the end of the Campaign Period.
- (d) Maybank does not have any obligation to inform Eligible Participants should the

Reward reach its allocated limit.

4. General Terms and Conditions

- 4.1. The Campaign and Rewards are subject to the following terms and conditions:
- (a) All Rewards are delivered and/or accepted entirely at the risk of the Recipients. Maybank, its affiliates and their respective officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of the Campaign) (collectively, **“Representatives”**) accept no responsibility or liability in respect of any cost, expense, loss and/or damage whatsoever or howsoever incurred or suffered by the Recipient in connection with or arising out of or caused by the delivery and/or acceptance of the Rewards (including but not limited to where the Eligible Participant(s)’s Email is invalid).
 - (b) The Rewards are non-transferable or exchangeable for cash or credit of any kind, in whole or in part.
 - (c) The Recipients shall bear all costs, expense fees and/or charges incidental to or arising out of or in connection with the acceptance, redemption and/or utilization of the Rewards.
 - (d) Maybank reserves the right, at any time with twenty-one (21) days’ prior notice, to replace or substitute any of the Rewards with any other products and/or services of similar value. In case of such substitution or replacement, these Terms and Conditions shall apply to such substituted or replacement products and/or services.
- 4.2. Maybank and its Representatives shall, to the fullest extent permitted by law, not be responsible or held liable for any direct, indirect, special or consequential losses, damages or costs (including but not limited to, loss of income, profits or goodwill) incurred or suffered by any Eligible Participants in any manner whatsoever as a result of their participation in the Campaign including but not limited to 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 website, Maybank2u Biz, Maybank2u, Maybank2e, Powerbroking2u or any of Maybank’s authorized platforms.
- 4.3. Maybank reserves the right, without assigning any reasons there to, to cancel, suspend, extend or terminate the Campaign earlier in whole or in part and reserves the right to vary, supplement, delete, amend and/or modify any of the terms and conditions contained herein or any part thereof (“Amendment”), from time to time by giving at least a 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 or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- 4.4. For the avoidance of doubt, the cancellation, suspension, extension, termination or Amendment of the Campaign by Maybank shall not entitle the Eligible Participants or any

other persons whatsoever to make any claim against, or request for compensation from Maybank for any losses or damages suffered or incurred as a direct or indirect result of the cancellation, suspension, extension, termination or Amendment of the Campaign.

- 4.5. By participating in the Campaign, each Eligible Participant agrees to access Maybank's website on a regular basis to view the terms and conditions therein and seek clarification from Maybank should any of the terms & conditions are not fully understood.
- 4.6. By participating in the Campaign, each Eligible Participant shall be deemed to have read, understood and agreed to be bound by the terms and conditions herein including any Amendment, and consented to allow his/her personal data/ information being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("**Maybank's Privacy Statement**") and the PDPA Form for Individual Customers as may be revised, amended or supplemented from time to time.
- 4.7. In addition and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, by participating in the Campaign, each Eligible Participant shall be deemed to have agreed and consented to his/her personal data or information being collected, processed and used by Maybank for:
 - (i) the purposes of the Campaign; and
 - (ii) Marketing and Promotional Activities (as defined below) conducted in such manner as Maybank deems fit, including but not limited to any form of advertising or publicity, media and materials such as audio and/or visual recordings, whether published through newspapers, television networks, radio stations, digital media or on the internet or otherwise, without further express consent from any Eligible Participant. "Marketing and Promotional 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 Participants agree to co-operate and participate without further express consent or payment or consideration, in all advertising and publicity activities of Maybank in relation to the Campaign. Each Eligible Participant agrees that Maybank has the right to publish, broadcast, televise, distribute, use or otherwise reproduce his/her post(s) on social media in relation to the Campaign without having the need to obtain his/her prior consent. Notwithstanding the foregoing, each Eligible Participant hereby expressly permit Maybank to publish and/or use his/her photograph and/or image(s) for Marketing and Promotional Activities, if so required.

*Note: "PDPA" refers to Personal Data Protection Act (2010).

- 4.8. Maybank and its Representatives shall, to the fullest extent permitted by law, not be liable for any default of its obligation under the 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.

- 4.9. Maybank may disqualify/reject any Eligible Participants 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 the Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign and/or Maybank's social media platforms.
- 4.10. Maybank's decision on all matters relating to the Campaign (including but not limited to the Rewards to be made to the Eligible Participants) shall be final, conclusive and binding.
- 4.11. These terms and conditions set out herein shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 4.12. The Campaign has not been reviewed by Securities Commission Malaysia.

For information, enquiries, feedback and/or complaints related to the Trade Stocks, Treasure Gold Campaign, please contact Maybank's IB Equities Helpdesk hotline at 1 300 22 3888. Alternatively, Eligible Participant(s) may choose to e-mail Maybank IB Equities Helpdesk at equities.helpdesk@maybank-ib.com.