

**FREQUENTLY ASKED QUESTION (FAQs)
MAYBANK PERSONAL LOAN/MAYBANK ISLAMIC PERSONAL FINANCING- i
GEMPAK RAYA GIVEAWAY CAMPAIGN**

Q1	<i>How long is the promotion period for this Campaign?</i>																												
	The Campaign will run for 4 months starting from 1 February 2025 to 31 May 2025 (both dates inclusive).																												
Q2	<i>Who is the target audience for this Campaign?</i>																												
	This Campaign is open to all newly approved Maybank Personal Loan and Maybank Islamic Personal Financing-i customers who have applied for a loan or financing through Maybank2u, MAE App or walk-in to any Maybank branches or through Maybank telesales (outbound calls only) channel.																												
Q3	<i>Will there be any entry forms to participate?</i>																												
	There will be <u>NO entry form</u> required.																												
Q4	<i>How many winners will be entitled for the Campaign prizes?</i>																												
	A total of eighty-five (85) winners will be selected for this Campaign through a randomizer process. The total selected winners will receive PETRONAS Gift Cards according to the breakdown below:																												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #FFD700;">Month</th> <th style="background-color: #FFD700;">Gift Cards Value (RM)</th> <th style="background-color: #FFD700;">Total Prize and Winners</th> <th style="background-color: #FFD700;">Total (RM)</th> </tr> </thead> <tbody> <tr> <td>Month 1 : February 2025</td> <td>RM500</td> <td>20x Monthly Prize</td> <td>RM10,000</td> </tr> <tr> <td>Month 2 : March 2025</td> <td>RM500</td> <td>20x Monthly Prize</td> <td>RM10,000</td> </tr> <tr> <td>Month 3 : April 2025</td> <td>RM500</td> <td>20x Monthly Prize</td> <td>RM10,000</td> </tr> <tr> <td>Month 4 : May 2025</td> <td>RM500</td> <td>20x Monthly Prize</td> <td>RM10,000</td> </tr> <tr> <td>Throughout campaign period: Feb 2025 to May 2025</td> <td>RM2,000</td> <td>5x Grand Prize</td> <td>RM10,000</td> </tr> <tr> <td colspan="2" style="text-align: center;">Total</td> <td>85 Prizes</td> <td>RM50,000</td> </tr> </tbody> </table>	Month	Gift Cards Value (RM)	Total Prize and Winners	Total (RM)	Month 1 : February 2025	RM500	20x Monthly Prize	RM10,000	Month 2 : March 2025	RM500	20x Monthly Prize	RM10,000	Month 3 : April 2025	RM500	20x Monthly Prize	RM10,000	Month 4 : May 2025	RM500	20x Monthly Prize	RM10,000	Throughout campaign period: Feb 2025 to May 2025	RM2,000	5x Grand Prize	RM10,000	Total		85 Prizes	RM50,000
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Q5	<i>Who is eligible for the random selection of the Campaign prize winners?</i>																												
	Eligible customers are enrolled automatically by one (1) qualifying entry for the application received and approved within the Campaign period.																												
Q6	<i>When will the Campaign winners receive the PETRONAS Gift Cards?</i>																												
	<ol style="list-style-type: none"> 1. Announcement of the winners will be made on Maybank2u (“Maybank Website”) within three (3) to four (4) weeks after the end of each month during the Campaign period. 2. Winners will be notified in writing (including but not limited to via email and posting at Maybank website and social media), through phone call or any other communications method which Maybank deems appropriate. 3. The PETRONAS Gift Cards will be sent to the all respective winners via courier service to their designated address for the personal loan/financing application. 																												

Q7 Who is NOT eligible to participate in this Campaign?

The following persons are **NOT** eligible to participate:

- 1. Existing Maybank Personal Loan customers, Maybank Islamic Personal Financing-i customers, and applicants whose Personal Loan applications were declined in the past 3 months.
- 2. Maybank Group staff.

Q8 Where can customers apply for the Loan/Financing?

Customers can apply through the following channels:

- 1. Online application via Maybank2u website or MAE App
- 2. Maybank branches
- 3. Maybank Telesales (outbound calls only)

Q9 How do customers apply for the loan/financing online?

- 1. For existing customers with Maybank2u access:

a. Maybank2u web

Step 1: Login to Maybank2u

Step 2: Click “Apply” and scroll to select “Personal Loan/Personal Financing-i”

Step 3: Fill in details and complete application

The image shows a screenshot of the Maybank2u website interface. At the top, there is a yellow banner with the text "Personal Financing via Maybank2U" and the Maybank logo. Below the banner, the website layout is divided into two main sections. The left section shows the user's account dashboard with options like "ACCOUNTS", "LOANS", and "HEALTH". A "Try Me!" button is visible. The right section shows a grid of product cards: "M2U Savers / M2U Savers i", "M2U Premier", "Fixed Deposit", "Personal Loan/Financing-i", "DuitNow", and "ASB Financing". A red arrow points from the "APPLY" button in the top navigation bar to the "Personal Loan/Financing-i" card. Below the grid, another red arrow points to the "Personal Loan/Financing-i" card with the text "2. Select Personal Loan/Financing-i & complete form". The bottom section of the screenshot shows a form titled "Hello there! Let's get started." with fields for "NRIC" and "Monthly Gross Income (RM)".

b. MAE App

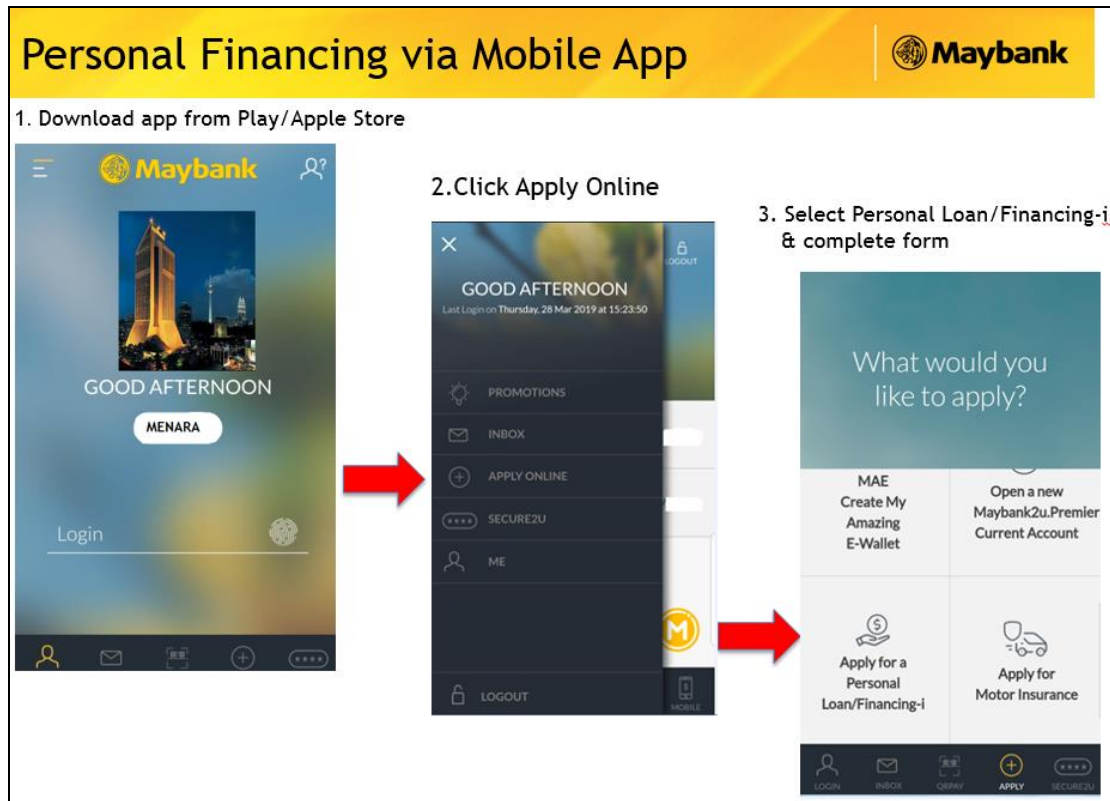
Step 1: Login to the MAE App

Step 2: Select 'More' from the bottom page and Click "Apply".

Step 3: From Apply screen select "Loans"

Step 4: Select "Personal Loan/Personal Financing-i"

Step 5: Fill in details and complete application



1. For customers without Maybank2u access:

a. Maybank2u

From the Maybank2u website, customer is required to:

Step 1: Go to "Apply Products Online"

Step 2: Select "Loan/Financing"

Step 3: Click the "Apply Now" on "Maybank Personal Loan" or "Maybank Islamic Personal Financing-i" to begin the online application

Step 4: Fill in details and complete application

b. MAE Mobile App

For mobile application, customer is required to:

Step 1: Download the MAE mobile application

Step 2: Register for Maybank2u access

Step 3: Choose "Apply Online"

Step 4: Select "Apply for a Personal Loan/Financing"

Step 5: Fill in details and complete application

Q10 *What are the basic requirements to apply for this Loan/Financing?*

Criteria	Personal Loan/Personal Financing-i	
Eligibility	Malaysian citizens	
Age	21 to 60 years old	
Monthly Gross Income	Minimum of RM3,500 per month and above	
Loan/Financing Type	Conventional and Islamic	
Loan/Financing Amount	RM5,000 and up to RM100,000 maximum	
Repayment/Payment Period	2 to 6 years	
Interest/Profit Rate	Loan/Financing Amount	Rate
	RM5,000 to RM20,000	8.00% p.a.
	RM20,001 to RM50,000	7.00% p.a.
	RM50,001 to RM100,000	6.50% p.a.

Q11 *What are the required documents to apply for this Loan/Financing?*

1. For Permanent Employment

Application form is to be submitted together with:

- Copy of Valid Malaysia NRIC (both sides) AND
- Latest 1 month salary slip OR Latest EA form OR Latest BE form with official tax receipt
- EPF statement
- Latest 3 months' savings account activity/current account statements (optional)

2. For Self-Employed

Application form is to be submitted together with:

- Copy of Valid Malaysia NRIC (both sides) AND
- Copy of Business Registration AND
- Latest BE form with official tax receipt/Latest 6 months' Bank Statements

Q12 *Are there any fees charged for newly approved Maybank Personal Loan and Maybank Islamic Personal Financing-i accounts?*

There will be no fees charged.

However, an early settlement fee of RM200 or a sum equivalent to 3% of the outstanding balance of the loan (whichever is higher) will be charged only if the Personal Loan facility is settled within the first half of the loan repayment tenure. [Note: The early settlement fee is not applicable to Maybank Islamic Personal Financing-i accounts].

Q13 The sample and table below is an illustration of the monthly repayment/payment amount computation.

The formula for the monthly amount:

$$= \frac{\text{Principal (P)} + (\text{P} \times \text{Tenure Years} \times \text{Interest/Profit rate})}{\text{Tenure Months}}$$

Example:

Monthly Repayment/Payment Calculation

Loan/Financing Amount = RM5,000
 Tenure = 6 years (72 months)
 Calculation = $[5,000 + (5,000 \times 6 \times 8.0\%)] / 72$
 = $5,000 + 2,400 / 72$
 = $7,400 / 72$
Monthly Amount = RM102.78

MAYBANK ISLAMIC PERSONAL FINANCING-I PAYMENT TABLE						
Financing Amount (RM)	Fixed Profit Rate	Monthly Payment Amount (RM/Months)				
		24	36	48	60	72
5,000	8%	241.67	172.22	137.50	116.67	102.78
10,000	8%	483.33	344.44	275.00	233.33	205.56
15,000	8%	725.00	516.67	412.50	350.00	308.33
20,000	8%	966.67	688.89	550.00	466.67	411.11
25,000	7%	1,187.50	840.28	666.67	562.50	493.06
30,000	7%	1,425.00	1,008.33	800.00	675.00	591.67
35,000	7%	1,662.50	1,176.39	933.33	787.50	690.28
40,000	7%	1,900.00	1,344.44	1,066.67	900.00	788.89
45,000	7%	2,137.50	1,512.50	1,200.00	1,012.50	887.50
50,000	7%	2,375.00	1,680.56	1,333.33	1,125.00	986.11
55,000	6.5%	2,589.58	1,825.69	1,443.75	1,214.58	1,061.81
60,000	6.5%	2,825.00	1,991.67	1,575.00	1,325.00	1,158.33
65,000	6.5%	3,060.42	2,157.64	1,706.25	1,435.42	1,254.86
70,000	6.5%	3,295.83	2,323.61	1,837.50	1,545.83	1,351.39
75,000	6.5%	3,531.25	2,489.58	1,968.75	1,656.25	1,447.92
80,000	6.5%	3,766.67	2,655.56	2,100.00	1,766.67	1,544.44
85,000	6.5%	4,002.08	2,821.53	2,231.25	1,877.08	1,640.97
90,000	6.5%	4,237.50	2,987.50	2,362.50	1,987.50	1,737.50
95,000	6.5%	4,472.92	3,153.47	2,493.75	2,097.92	1,834.03
100,000	6.5%	4,708.33	3,319.44	2,625.00	2,208.33	1,930.56

Q14 *Which contact number can customers call to enquire on the application process and status of submission?*

Customers can call our Customer Care Hotline at 1-300-88-6688 or 603-7844 3696 (overseas) for further details.

Q15 *Where will the Campaign promotion be featured in Maybank2u website?*

1. Go to the main page of Maybank2u website
2. Locate a square box icon on the top right hand corner
3. Click the icon and select “Promotions”
4. Click “All Promotions”
5. Select “Loans”
6. Go to “Discover” to know more