

## Power Up General Investment Account-i (“GIA-i”) Phase 2 Campaign Terms & Conditions

### 1. Campaign Period

1.1 These Terms and Conditions shall govern the Power Up General Investment Account-i (“GIA-i”) Phase 2 Campaign (“**Campaign**”) for 3 and 6 months’ tenure (“**Campaign Tenure**”) commencing from 17 March 2025 until 30 April 2025 (both dates inclusive) or upon reaching the Campaign set target (as determined by the Bank), whichever is earlier (“**Campaign Period**”).

### 2. Campaign Eligibility

2.1 The Campaign is open to all new and existing non-individual customers of Maybank Islamic Berhad (“**the Bank**”) for the segments of Business Banking (“**BB**”) and Global Banking (“**GB**”), (hereinafter collectively referred to as “**Eligible Customers**”).

2.2 To participate in the Campaign, the minimum and maximum placement amount according to the respective customer’s segments are as follows: -

Customers Segment	Minimum Placement	Maximum Placement
Business Banking	RM100,000	No Maximum Placement Per Customer
Global Banking	RM100,000	

2.3 Only placements of fresh funds or rollover funds for GIA-i during the Campaign Period that meet the specified segmentation and placement amounts outlined in the table above will qualify for the Indicative Campaign Profit Rates mentioned in Clause 3.2 below.

2.4 Each placement transaction is subject to maximum RM50,000,000 per certificate.

### 3. Campaign Mechanics

3.1 GIA-i Campaign placements must be made over the counter (“**OTC**”) only. It is compulsory for the Eligible Customers to have either a Deposit or Investment Account maintained with the Bank for profit payments crediting.

3.2 Details of the Indicative Campaign Profit Rates and placement tenure are as follows: -

Tenure	Indicative Campaign Profit Rate
3 months	3.80% p.a.
6 months	3.90% p.a.

3.3 The Indicative Campaign Profit Rates may be revised accordingly to reflect the

changes of the Overnight Policy Rate (“OPR”) set by Bank Negara Malaysia, if any.

3.4 Upon maturity of the GIA-i Campaign Rate, the profit rates shall be reverted to the prevailing GIA-i board rates for the respective tenures. Please log-on to [www.maybank2u.com.my](http://www.maybank2u.com.my) to view the prevailing Islamic board rates.

3.5 The Eligible Customer(s) agrees that for upliftment of the GIA-i prior to maturity, the upliftment shall be made in accordance to the premature withdrawal terms as follows: -

Channel	Segment	Premature Withdrawal	
		Without Prior Written Notice (Immediate Withdrawal)	With 31 calendar days Prior Written Notice
Over The Counter (“OTC”)	Business Banking Global Banking	<b>Not Allowed</b>	<ul style="list-style-type: none"> <li>· I/We will issue prior withdrawal notice of no less than thirty-one (31) calendar days from the withdrawal date;</li> <li>· I/We agree that with the issuance of the withdrawal notice, I/we waive my/our legal rights to withdraw or redeem the Fund and that I/we will not uplift the Fund until the end of the notice period;</li> <li>· The Bank shall only be obligated to pay to me/us *50% of profit (if any) computed based on completed days up to the end of the notice period and I/we agree to waive my/our rights to the profits for the remaining contracted profit (if any).</li> </ul>

3.6 For GIA-i Premature withdrawal (With 31 days’ notice period): 50% of the contracted profit rate is payable when a ‘Notice Period’ of 31 days (inclusive of the day of the notice) is given by the Eligible Customer. Based on the notice, the principal amount and the 50% of accrued profit will be credited on the 32<sup>nd</sup> day into the Eligible Customer’s Current Account-i or Daily Fund-i account.

Example of GIA-i Premature Withdrawal Calculation for a 3 months GIA-i tenure placement.

Placement Date	Placement Amount (RM)	<sup>1</sup> Premature Notice Date	Expiry of Notice Date (31 days)	<sup>2</sup> Principal + Interest Profit Crediting Date	<sup>3</sup> Profit Payable (RM)
01.04.2025	RM100,000	14.04.2025	14.05.2025	15.05.2025	$\begin{aligned} & \text{RM100,000} \times \\ & (3.80\% \times 50\%) \\ & \times 44/365 \\ & = \text{RM229.04} \end{aligned}$

### **IMPORTANT NOTES**

\*50% of the contracted profit rate is payable when a 'Notice Period' of 31 days (inclusive of the day of the notice) is given by the customer. Immediate premature withdrawal is not allowed.

<sup>1</sup>Premature Notice Date is the day when customer submits the notice.

<sup>2</sup>The crediting of the principal amount and the accrued profit will be paid on day 32.

<sup>3</sup>The Profit Payable = Investment Amount x 50% of the Contracted Profit Rate x Number of days from the Placement Date to the end of the 'Notice Period' ÷ Number of days in the year

3.7 Eligible Customer(s) may withdraw at maturity only if the customer issues a withdrawal notice of no less than 31 calendar days from the maturity date. The Eligible Customer agrees that with the issuance of the withdrawal notice, the Eligible Customer waives its legal right to withdraw or redeem the Fund and will not uplift the Fund until the end of the notice period.

## **4. General Terms & Condition**

4.1 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 the Bank 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").

4.2 In addition, and without prejudice to the terms in the Bank's Privacy Statement, the Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by the Bank for: -

- a) The purposes of the Campaign; and
  - b) Marketing and promotional activities conducted by the Bank, 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 cooperate and participate in all advertising and publicity activities of the Bank in relation to the Campaign.
- 4.3 The Bank reserves the rights to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and the Bank reserves the right to modify any of the Terms & Conditions contained herein, from time to time by giving at least a minimum of **twenty one (21) calendar days** 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 or channels that the Bank may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and had formed part of these Terms & Conditions.
- 4.4 By participating in this Campaign, the Eligible Customers hereby duly agree to be bound by these Terms & Conditions herein set forth. All Customers shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any.
- 4.5 These Terms & Conditions shall be supplemental to the Terms and Conditions Governing Mudarabah Investment Account(s) for Islamic Banking (New Investment Placement effective 13/01/2025 Existing Investment Placement effective 03/03/2025). These Terms & Conditions shall prevail over any provisions or representatives contained in any promotional materials (including without limitation printed posters or leaflets) advertising this Campaign.
- 4.6 The Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank for the purposes of this Campaign) shall not be liable to Eligible Customers in this Campaign for any direct, indirect, special or 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 the Bank.

- 4.7 The Bank 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 the Bank.
- 4.8 This product is not principal protected and not covered by Perbadanan Insurans Deposit Malaysia (“PIDM”).
- 4.9 To participate in the Campaign, Eligible Customers need to comply with Suitability Assessment (SA) Procedure issued in compliance with Investment Account Policy by BNM as part of the process in accepting placement of the Investment Account.
- 4.10 These Terms & Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.