

'Margin Gets You Goin'' Campaign

Terms & Conditions

The 'Margin Gets You Goin' Campaign' ("Campaign") is organized by Maybank Investment Bank Berhad (Company No.: 197301002412 [15938-H]) ("MIBB") and shall be subject to the terms and conditions herein. 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 the Campaign shall be final and binding.

For the purpose of these terms and conditions, "Maybank" collectively means Malayan Banking Berhad (196001000142 [3813-K]), Maybank Islamic Berhad (200701029411 [787435-M]) and Maybank Investment Bank Berhad (197301002412 [15938-H]).

1. Campaign Period

This Campaign will continue to run from 1 July 2020 until 31 December 2020 (both dates inclusive, "Campaign Period"). All applications are to be submitted by 31 December 2020, 5.45pm.

2. Eligibility

- a. This Campaign is open to all new retail brokerage clients of Maybank only (collectively referred to as the "Eligible Participant").
- b. For the avoidance of doubt, the following persons are NOT eligible to participate in this Campaign:
 - i. corporate and institutional clients of Maybank; and/or
 - ii. permanent and contract employees, representatives and agents of Maybank (and its subsidiaries and/or related companies) and the immediate family members (i.e. spouse, children, parents, brothers, sisters); and/or
 - iii. clients who open an account with Maybank for the following purposes/transactions: Employee Share Option Scheme Financing-i, Employee Share Option Scheme, Initial Public Offering financing-i and Initial Public Offering; and/or
 - iv. existing retail brokerage clients who has an existing margin trading account/facility with Maybank including Maybank SMF Account trading account / facilities (conventional or Islamic)

3. Campaign Mechanics

- a. In order to participate in this Campaign, the Eligible Participant must submit his/her SMF 1 Conventional and/or Islamic Account (“Margin Account”) Opening Application Form with complete information and supporting documents to the representatives of Maybank and the account must be successfully opened during the Campaign Period.

	New Accounts	Redemption from other Participating Organisation (“PO”)
Eligibility	All new retail brokerage clients who does not own the Maybank SMF Accounts - (Conventional or Islamic)	
Facility amount per client per account	Minimum RM50,000 Maximum RM500,000	Minimum RM100,000 Maximum RM500,000 <i>Each applicant must utilize at least 50% of its facility amount for redemption purpose. Interest/effective profit rate will be adjusted to default rate if applicant failed to redeem within 6 months upon margin account successfully opened.</i>
Interest/Effective Profit Rate	First 6 months: Islamic Base Rate (IBR) +1.5% per annum (p.a.) Thereafter: IBR+2.15% p.a. <i>Current IBR: 2.00% as at 8 May 2020 (Interest charge/effective profit rate may vary if BR rate changes)</i>	First 12 months: IBR+1.5% p.a. Thereafter: IBR+2.15% p.a. <i>Current IBR: 2.00% as at 8 May 2020 (Interest charge/Effective Profit Rate may vary if IBR rate changes)</i>
Margin of Finance (MOF)	MOF at 60% if 3 shares’ counter rule is complied (Note : eligible shares of counters that are purchased with the Margin Account are subject to Maybank’s internal guidelines and shall be notified by Maybank)	
Additional Remarks	i. IBR+1.5% p.a. may be extended to additional 6 months if the applicant successfully redeem from other PO.	i. Subject to Single Counter Concentration Capping (“SCCL”). ii. Promotional rate not applicable to single counter financing.

4. General Terms and Conditions

- a. Maybank shall not be held responsible or liable in any manner whatsoever including but not limited to technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction for this Campaign, provided the same is not caused by Maybank.
- b. Maybank reserves the right to vary and/or amend these terms and conditions or any part thereof (“Amendment”) by giving twenty one (21) days’ prior notice which shall be published by Maybank via Maybank’s website and/or through any mode of

communication which Maybank deems practical. It shall be the responsibility of Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

- c. Maybank reserves the right without assigning any reasons to cancel, terminate or suspend indefinitely this Campaign by giving twenty one (21) days' prior notice which shall be published by Maybank via Maybank's website and/or through any mode of communication which Maybank deems practical. It shall be the responsibility of Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- d. For the avoidance of doubt, the Amendment, suspension, cancellation or termination of this 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 said amendment, shortening, cancellation, suspension or termination.
- e. By participating in this Campaign, the Eligible Participants hereby agree that Maybank shall not be liable for any losses, damages or cost incurred or suffered by any Eligible Participants as a result of their participation in this Campaign, provided the same is not caused by Maybank. Furthermore, to the fullest extent permitted by law, Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure event which includes but is not limited to the act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
- f. These terms and conditions shall be governed by the laws of Malaysia and all relevant parties hereby submit to the exclusive jurisdiction of the Courts of Malaysia.
- g. Maybank may at its discretion disqualify or reject any Eligible Participant who does not comply with these terms and conditions and/or found or suspected of tampering with this Campaign and/or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to this Campaign and/or Maybank Group's social media platforms.
- h. By participating in this Campaign, each Eligible Participant is deemed to have read and understood and agreed to be bound by these terms and conditions as well as consented to allow his/her information and/or personal data being collected, processed and used by Maybank in accordance with Maybank Group's Privacy Notice, which may be viewed on www.maybank.com.my, as may be revised, amended or supplemented from time to time ("**Maybank's Privacy Notice**") for:
 - i. the purposes of this Campaign;
 - ii. Marketing and Promotional Activities (as defined below) 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 newspaper, television network, radio stations or online and digital media and on the Internet. "**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 photograph. In this regard, each Eligible Participant agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank in relation to this Campaign. Each Eligible Participant agrees that Maybank has the right to publish, broadcast, televise distribute, use or otherwise reproduce your post(s) on social media in relation to this Campaign without having the need to obtain his/her prior consent. Notwithstanding the foregoing, each Eligible Participant hereby permits Maybank to publish and/or use his/her photograph and/or image(s) for Marketing and Promotional Activities, if so required.
- i. For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 22 3888. Alternatively, for feedback and/or complaints, Eligible Participants may e-mail Maybank IB Equities Helpdesk at equities.helpdesk@maybank-ib.com.