



## Terms and Conditions for Youngstarz Fresh Funds Top-up Promotion (“Promotion”)

1. This Promotion will be conducted from 1 August 2017 to 31 October 2017 (“Promotion Period”).
2. Only customers (“Account Holders”) who hold a new or existing Youngstarz Savings Account (“Account”) are eligible to participate in this Promotion.
3. Account Holders may only hold one individual Account which is eligible for this Promotion. For joint Accounts, there is no limit to the number of joint Accounts held by each Account Holder which are eligible for this Promotion, provided that each such joint Account must be held with a different joint account holder.

### Fresh Funds Top-up Promotion:

4. Account Holders shall earn bonus interest (“Bonus Interest”) on the incremental average daily balance (“Incremental Balance”) in the Account during the Promotion Period. The Bonus Interest is on top of the prevailing base interest (“Prevailing Interest”) which the entire deposit balance in the Account will earn.
5. Incremental Balance in the Account refers to the difference in the average daily balance (“Average Daily Balance”) during the Promotion Period as compared to the average daily balance in the Account for the month of July 2017.

5.1 For Accounts opened before the Promotion Period, the Average Daily Balance of the Account in July 2017 is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days in that month.

5.2 For Accounts opened during the Promotion Period, the average daily balance in July 2017 is considered as zero, and the Average Daily Balance of the month in which the account was opened is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days the account has been opened in that month.

6. Incremental Balance must be a minimum of S\$20,000 and a maximum of S\$100,000 to be eligible for the Bonus Interest.
7. For the purpose of this Promotion, the Bonus Interest rate applicable on the incremental balance during the Promotion Period is:

Bonus Interest Rate	
Incremental Balance (S\$)	Bonus Interest Rate on incremental balance (% p.a.)
Minimum 20,000 up to maximum 100,000	0.50%

8. Deposits made in relation to the Promotion must be in fresh funds, Maybank cheques or transfers made from the Account Holder’s existing Maybank account(s) (if any) shall not qualify.
9. Bonus Interest shall be credited to the Account within 10 business days in the following month or on such other date as determined by Maybank. In the event that the Account is closed before the Bonus Interest is credited, no Bonus Interest shall be paid to the Account Holder.

10. After the Promotion Period, there shall not be Bonus Interest awarded to the Account and Prevailing Interest rates shall apply.

**Others:**

11. This Promotion is applicable to individuals only. Maybank has the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.

12. Maybank employees are not eligible to participate in the Promotion.

13. Maybank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all customers.

14. This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.

15. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by the Account Holder and/or any other person by reason of, arising from or in connection with this Promotion or any other reason.

16. Maybank reserves the right in its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate the Promotion at any time without prior notice or liability to any person.

17. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.

18. Standard Rules and Regulations Governing Savings Account apply.

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

**Information correct as at 1 August 2017**

Malayan Banking Berhad (incorporated in Malaysia) UEN: S60FC1376L