



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

1. This Promotion will be conducted from 1 May 2017 to 31 July 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 April 2017.

5.1 For Accounts opened before the Promotion Period, the Average Daily Balance of the Account in April 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 April 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) are not allowed.
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.

KidZania Promotion:

11. Account Holders will receive a set of 2 adults and 2 children tickets to KidZania Singapore (“Gift”) when they deposit a minimum of S\$50,000 into their Account (“Required Deposit”) at any Maybank Branch during the Promotion Period.
12. The Required Deposit placed in accordance with clause 11 above will be held by Maybank for a period of six (6) months from the date the deposit is made and will not be available for withdrawal during this 6-month period, unless the Account Holder withdraws from the Promotion by informing Maybank. If within this 6-month period, the Account Holder withdraws from the Promotion by closing the Account, or withdrawing all or part of the Required Deposit, Maybank will in its sole discretion deduct the value of the Gift from the Account. In the event that the Account Holder objects to this deduction, the Account Holder shall not be entitled to early withdrawal from the Promotion.
13. The Required Deposit made in relation to the Promotion must be fresh funds. Maybank cheques or transfers made from the Account Holder’s existing Maybank account(s) (if any) are not allowed.
14. The Gift is issued on a first-come-first-served basis and is while stocks last. The Gift is not exchangeable by the Account Holder for cash, credit or other goods or services, and the validity period of the Gift cannot be extended. Maybank reserves the right to replace, exchange, vary or substitute the Gift with an item(s) of equivalent value at its sole discretion without prior notice or reason and without liability to any persons.
15. In the event a Gift is lost, misplaced, damaged or stolen, the Account Holder’s entitlement to a replacement Gift is subject to the sole discretion and final determination of Maybank. Where a replacement Gift is issued, Maybank reserves the right to deduct the value of the Gift from the Account if the original Gift is utilised.
16. The use of the Gift is subject to such other terms and conditions as may be imposed by the merchant supplying the Gift. Please check with the merchant for details.
17. Limited to one Gift per Account throughout the Promotion Period. For joint account, only the main Account Holder will be entitled to the Gift.
18. Account Holders shall accept the Gift “as is”. Maybank is not the supplier of the Gift and/or any related goods and services and makes no representation or warranty whatsoever as to the quality, merchantability and/or fitness for purposes of the Gift and/or any related goods and services redeemed and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the Gift and/or any related goods and services redeemed. Maybank is not an agent of the merchant and any dispute on the Gift and/or related goods and services redeemed shall be resolved directly with the Gift merchant.

Others:

19. 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.
20. Maybank employees are not eligible to participate in the Promotion.
21. Maybank’s decision on all matters relating to the Promotion shall be final, conclusive and binding on all customers.
22. This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.

23. 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.
24. 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.
25. 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.
26. 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 June 2017

Malayan Banking Berhad (incorporated in Malaysia) UEN: S60FC1376L