



## Terms and Conditions for iSAVvy Singapore Dollar Time Deposits Promotion (“Promotion”)

1. This Promotion is available from 20 August 2018 and shall end on a date to be determined by Maybank in its absolute discretion (“Promotion Period”).
2. Promotional rate (“Promotional Rate”) for iSAVvy Singapore Dollar Time Deposit is applicable to individuals only.
3. Customers who place an iSAVvy Singapore Dollar Time Deposit online (“Online Time Deposit”) with a minimum amount of S\$50,001 for the specified tenure indicated in the brochures, promotional or marketing collaterals created by Maybank for this Promotion (“Marketing Collaterals”) during the Promotion Period shall be eligible for the Promotional Rate stated in the Marketing Collaterals. For the avoidance of doubt, iSAVvy Singapore Dollar Time Deposits shall be placed online, debited from the customer’s existing Maybank savings or current account.
4. The upfront interest/profit shall be credited into customers’ Maybank savings or current account on the next business day following the successful placement of the Online Time Deposit. For the Online Time Deposit, an upfront interest of 0.25% p.a. (“Upfront Interest”) will be credited into customer’s Maybank savings or current account on the next business day following the successful placement of the Online Time Deposit with the balance amount of interest paid on maturity of the Online Time Deposit.
5. In the event that you make a premature withdrawal of an Online Time Deposit, all Upfront Interest paid into the customer’s Maybank savings or current account in respect of the current term of the Online Time Deposit shall be returned to us through a deduction from the Online Time Deposit principal amount (regardless of actual period of deposit/placement). Where Interest-on-Interest has been paid into the account upon maturity of the previous term of the Online Time Deposit, such amount shall be retained by you notwithstanding the premature withdrawal.
6. Partial or premature withdrawal of the Online Time Deposit is deemed as early termination.
7. If a customer wishes to use the Online Time Deposit as collateral for any banking facility(ies), the upfront interest/profit paid shall be deducted from the deposited amount for the purpose of computing the amount which can be pledged as collateral. In the event of default of the banking facility(ies), Maybank shall have the right to set off the upfront interest/profit paid in accordance with clauses 6 and 7 above.
8. Premature withdrawal on the Online Time Deposit can be performed at any Maybank Branches in Singapore.
9. At the end of the tenure, the Online Time Deposit shall be renewed for the same tenure, based on the prevailing board rates and the prevailing features, terms and conditions at the time of renewal unless instructions been given by customers prior to maturity.
10. This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.
11. Maybank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason. Maybank’s decision on all matters relating to the Promotion shall be final, conclusive and binding on all customers.
12. 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 customer and/or any other person by reason of, arising from or in connection with this Promotion or any other reason.
13. 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.
14. In the event of any inconsistency between these terms and conditions and any Marketing Collaterals, these terms and conditions shall prevail.
15. Standard Terms and Conditions governing the Operation of Singapore Dollar Time Deposit Accounts / iSAVvy Time Deposit Account and any terms and conditions stated in the Marketing Collaterals shall 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 20 August 2018

Malayan Banking Berhad (incorporated in Malaysia) UEN S60FC1376L