



Maybank

Terms and Conditions for Save Up Programme (“Programme”)

1. This Programme will commence from **1st January 2016** and will end on a date to be determined by Maybank in its absolute discretion (“Programme Period”).
2. Customers must be at least 18 years old or turning 18 years old in that year of enrollment to participate in the Programme. Premier Wealth/Private Wealth customers are not eligible for this Programme.
3. Only customers (“Customer”) who:
 - (a) meet the enrollment criteria;
 - (b) are Maybank Online Banking users where at least one login was made in the past 12 months;
 - (c) hold all of the following Maybank products (“Base Products”);
 - (i) SaveUp Account (“SaveUp Account”) with minimum average daily balance of S\$1,000 in the account; and
 - (ii) at least one of the Debit Cards which is linked to the SaveUp Account (“Debit Card”); and
 - (d) hold one or more of the following Maybank products and meet the respective requirements (each a “Qualifying Product”)

Qualifying Products	Requirements
Education Loan (“Loan”)	Minimum new loan amount of S\$10,000 per loan account. New Loan must be approved on or after 1 st April 2015
Home Renovation Loan (“Loan”)	Minimum new loan amount of S\$10,000 per loan account. New Loan must be approved on or after 1 st April 2015
Home Loan except Equity Loan, Overseas Property Loan (“Loan”)	Minimum new loan amount of S\$200,000 per loan account. New Loan must be approved on or after 1 st April 2015
Platinum Visa Card and/or Horizon Visa Signature Card (“Card”)	Spend at least \$500 in total across both Platinum Visa Card and/or Horizon Visa Signature Card
eTiqa Life Insurance eSave delight presto/ eSave enhance presto limited pay/ eSave flexi presto/ eSave assure presto Policy/eXTRA cancer waiver/eFUTURE pay presto (age 55)/ eFUTURE pay presto (age 60)/ eFUTURE pay presto (age 65) eSAVE flexi (5pay10) presto/eSave flexi (5pay10) presto/ eSave assure 5 presto (“Insurance”)	Minimum annual premium of S\$5,000 per new policy. New policy must be incepted or of after 1 st April 2015
Unit Trust under Regular Subscription Plan (“Unit Trust”) or lump sum investment with a minimum of S\$30,000 or equivalent.	Minimum total monthly subscription of S\$300 per calendar month or lump sum investment with a minimum of S\$30,000 or equivalent. This programme is applicable for Regular Subscription Plan and Lump sum Cash Investments Only.
Auto Finance Hire Purchase (“Loan”)	Minimum new loan amount of S\$ 35,000 per loan account. New Loan must be approved on or after 1 st January 2016

Salary Credit (“Services”)	Minimum salary amount of S\$2,000 per month via interbank GIRO salary credit or Maybank Payroll
GIRO (“Services”)	Minimum aggregate debit amount of S\$300 per month <i>For payment to <u>other</u> Billing Organizations. Payments to Maybank and Etiqa Insurance are excluded</i>

are eligible to participate in this Programme.

- Customers must be the main account holder, or the proposer of the policy, or Principal Card Holder of the Base Products and Qualifying Products.

Bonus Interest

- Customers will earn bonus interest (“Bonus Interest”) in their SaveUp Account if they meet at least one of the following criteria in the same calendar month (“Relevant Calendar Month”) :

Criteria	Bonus Interest
Holds 1 Qualifying Product	0.30% p.a
Holds 2 Qualifying Products	0.80% p.a
Holds 3 or more Qualifying Products	2.75% p.a

- The Bonus Interest is only applicable to the first S\$60,000, based on the average daily balance of the SaveUp Account. Average daily balance in the SaveUp Account 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.
- Qualifying Products will be tabulated for Bonus Interest calculation at the end of the Relevant Calendar Month.
- The Bonus Interest will be credited into the SaveUp Account by the middle of the month following the Relevant Calendar Month.
- In the event where Customer has more than one SaveUp Account, the Bonus Interest will be credited into the SaveUp Account with the highest average daily balance at the end of the Relevant Calendar Month.
- The Bonus Interest is on top of the prevailing interest (“Prevailing Interest”) which the entire deposit balance in the account will earn (for the avoidance of doubt, S\$60,000 is the maximum deposit amount that is eligible for Bonus Interest). In the event that the SaveUp Account is closed before the Bonus Interest is credited, no Bonus Interest will be paid to the SaveUp Account.
- Upon the expiry of the Programme Period, no Bonus Interest will be awarded to the SaveUp Account and Prevailing Interest rates will apply.

Loan

- If the Qualifying Product is a Loan, the SaveUp Account must be used to service the Loan. Bonus Interest will only be paid one month after the first disbursement date of the Loan, and will not be paid when the Loan(s) is/are fully redeemed or if installment/interest is overdue for more than 30 days.

May	June	July
Loan Disbursement	Qualify for bonus interest in this calendar month	Bonus interest received

13. In the event that the Loan is cancelled or reversed by any party for any reason or the conduct of the account is unsatisfactory, Maybank reserves the right to reverse and/or restructure the Bonus Interest awarded accordingly.
14. The Loan products participating in this Programme is subject to change by Maybank in its absolute discretion.

Card

15. If the Qualifying Product is a Card, Customer can either be an existing Card Holder or a new Card Holder. Maybank will use the date which the transaction is posted to the Customer's Card Account to calculate the minimum spend amount, unless the transaction is excluded by Maybank in its absolute discretion. Transactions made within the calendar month but which are posted late will be considered for the following month's minimum spend amount. Transactions charged by the Supplementary Card will be aggregated and consolidated under the Principal Card. The following transactions will not be taken into consideration when determining the minimum amount:
- transactions arising from the use of the Card at an ATM or NETS;
 - FlexiCash, Cash advance, Fund Transfer, 0% Instalment Payment Plans, FlexiPay, EZ-Link, Transit Link, Skrill, AXS, SAM, interest charges, late payment charges, finance charges, annual fees, reversals and other miscellaneous charges charged by a Customer to his/her Card.
 - any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST); and
 - any amount charged to Cards that are subsequently cancelled, voided or reversed. The amount will be deducted from the total spend amount in the month that it is cancelled, voided or reversed.

For avoidance of doubt, the Programme does not apply to Horizon Platinum Visa Card, Maybank Manchester United Platinum Visa Card and other Platinum Visa Cards as categorised by Maybank at its sole discretion.

Insurance

16. If the Qualifying Product is an Insurance, the Bonus Interest will only be computed one month after the inception date of the Insurance policy(ies), and will not be paid the following month if the Insurance policy is not enforced due to whatever reason.
17. Eligible customer must be the proposer of the plan.

Unit Trust

Regular Subscription Plan:

18. If the Qualifying Product is an Unit Trust, Customer can either be an existing Unit Trust investor or a new Unit Trust investor. New investors must place a minimum initial subscription amount and maintain minimum holding requirements as set forth in the respective prospectus and constitutive documents of the Scheme and such other terms as we may determine from time to time.

To enjoy the Bonus Interest, customer must subscribe a minimum monthly amount of S\$300 in a single/multiple Regular Subscription Plan (“RSP”). Only applicable for cash mode of payment for the RSP.

Lump Sum Investment:

19. To enjoy the Bonus Interest, customer must subscribe a minimum amount of SGD30,000 or equivalent, if it is an investment into a foreign currency share class. The minimum investment amount must be fulfilled within the same calendar month and year.
20. In addition to the above, customer must keep the Unit Trust Investment Account open even if there is no holding in it.
21. For eligible customer who fulfilled the criteria, the benefit period for Bonus Interest will be up to a period of 12 calendar months.
22. For eligible customer who activates the 7 days cancellation period, the benefit period for Bonus Interest will not be applicable.
23. This programme is applicable to all Unit Trusts on the bank’s platform except for those with zero sales charge.

Services

24. If the Qualifying Product is Salary Credit, the salary must be credited into the SaveUp Account. The salary crediting arrangement with the Customer’s employer can either be existing or new. Only amounts credited via interbank GIRO salary credit or using Maybank Payroll are eligible.

To enjoy the Bonus Interest, Customer must have a minimum salary amount of S\$2,000 per month credited into the SaveUp Account in a single transaction.

25. If the Qualifying Product is GIRO, the GIRO amount must be debited from the SaveUp Account. The GIRO arrangement can be existing or new.

To enjoy the Bonus Interest, Customer must have a minimum aggregate transaction amount of S\$300 per month debited from the SaveUp Account through GIRO.

GIRO is for payment to other Billing Organizations. Payment to Maybank and Etiqa Insurance Singapore are excluded.

Others

26. Maybank shall not be liable for any claim, expense, loss or damage incurred by the Customer or any party arising from or in connection with any incorrect Bonus Interest being awarded to a Customer or any party in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction) arising in respect of this Programme.
27. This Programme is available to individuals only. Maybank has the sole and absolute discretion to exclude any person from participating in the Programme without any obligation to furnish any prior notice and/or reason.
28. Maybank employees are eligible to participate in the Programme.

29. Maybank's decision on all matters relating to the Programme shall be final and binding on all customers.
30. This Programme is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.
31. Customers who participate in the Programme consent under the Personal Data Protection Act (Cap 26 of 2012) ("Act") to the collection, use and disclosure of this/her personal data by/to the organisers, promoters or conductors of the Programme and such other third party for the purpose of the Programme and the Customers confirm that they have read and agree to be bound by the terms found in Maybank's Data Protection Policy, as may be amended, supplemented and/or substituted from time to time, a copy of which can be found on www.maybank2u.com.sg
32. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, damage and/or injury whatsoever of howsoever caused arising from the Programme.
33. 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 Programme at any time without prior notice or liability to any person.
34. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Programme, these terms and conditions shall prevail.
35. The standard terms and conditions governing the respective Maybank's Base Products and Qualifying Products shall also 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.

Important Note:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This is not a contract of insurance and reference should be made to the respective policies for the exact terms, conditions and exclusions applicable to the Etiqa policies. The information contained herein is for general information purpose only and does not constitute an offer, invitation to offer, or a solicitation, or any advice or recommendation with respect to the purchase or sale of any of the Etiqa policies. Furthermore, the information contained herein is without regard to the specific objectives, financial situation and needs of any particular person who may view it. If in doubt, you should seek advice from a qualified Insurance Specialist.

Investments are subject to investment risks including the possible loss of the principal amount investment. The value of the investment(s) that you have chosen may fall as well as rise.

The above policies are underwritten by Etiqa Insurance Pte Ltd and any information relating to the Etiqa policies contained herein is provided by Etiqa.

This document is not required to be reviewed or endorsed by the Monetary Authority of Singapore.

Information correct as at 1st June 2017

Malayan Banking Berhad (incorporated in Malaysia) UEN S60FC1376L