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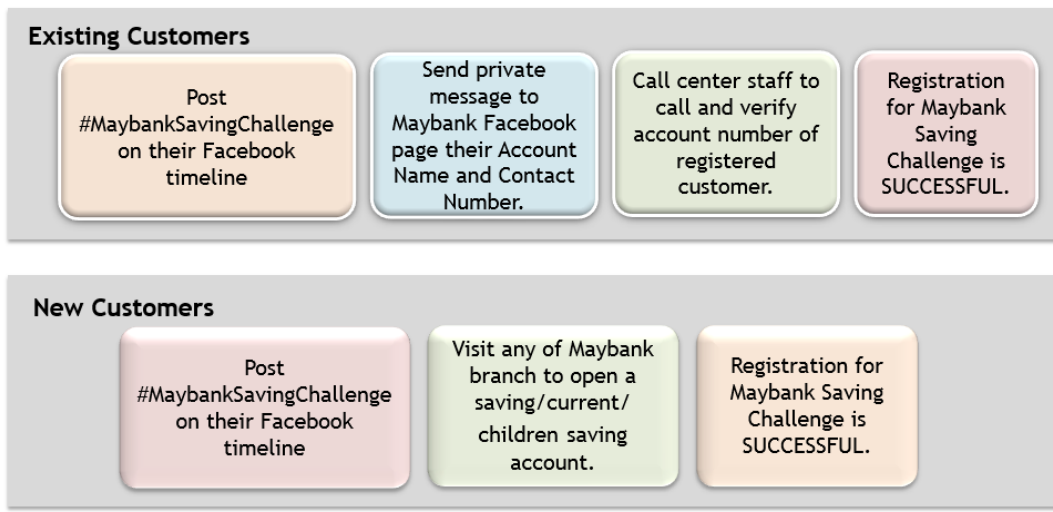
Terms & Conditions

1. Campaign period: 1 February to 31 December 2016
2. Only new customers who open either Current, Savings, or Children Savings Account, existing Current/Savings/Children Savings customers (Individual ONLY) are eligible to participate in the Challenge. Customers are not automatically enrolled to the Challenge; thus, prior sign up is required. The sign up period is 11 months, the same as the Campaign period as depicted in the following timeline:

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Campaign Period											

Maybank Supermarket Sweep Challenge

3. Prestige Current Account holder (Premier Wealth), Financial Institutions, and Company Accounts are NOT eligible to participate in this Challenge.
4. To be eligible for the Maybank Savings Challenge, both existing and new customers are required to sign up either physically or virtually.
 - For physical sign-up, customers are required to visit a Maybank branch and fill in a sign-up form
 - For virtual sign-up, customers shall follow the sign up process as follows:



5. The Interest Bonus will be determined based on the number of sign-ups (physically & virtually) for the Campaign as per below:

Tier	Number of Sign-Ups	Interest Rate		Total Interest Rate
		Base Rate	Bonus Interest	
Tier 1	5,000	0.50%	0.50%	1.00%
Tier 2	7,000	0.50%	1.00%	1.50%
Tier 3	10,000	0.50%	1.50%	2.00%
Tier 4	15,000	0.50%	2.00%	2.50%
Tier 5	20,000	0.50%	2.50%	3.00%
Tier 6	25,000	0.50%	3.00%	3.50%
Tier 7	30,000	0.50%	3.50%	4.00%

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Customer shall maintain at least USD500 net growth monthly average deposit compared to baseline in order to receive the bonus interest. For new customers, the baseline = 0; for existing customers, the baseline refers to the monthly average deposit as at January 2016. For example:-

Month	Description	Balance	Net Growth MAD	Eligibility to Receive Bonus
Jan	Monthly Average Balance (Baseline)	\$ 4,000.00		
Feb	Sign Up			
Feb	Monthly Average Balance	\$5,000.00	\$1,000.00	Yes
Mar	Monthly Average Balance	\$6,000.00	\$2,000.00	Yes
Apr	Monthly Average Balance	\$4,200.00	\$200.00	No
May	Monthly Average Balance	\$10,000.00	\$6,000.00	Yes
Jun	Monthly Average Balance	\$2,500.00	(\$1,500.00)	No
Jul	Monthly Average Balance	\$5,000.00	\$1,000.00	Yes
Aug	Monthly Average Balance	\$5,500.00	\$1,500.00	Yes
Sep	Monthly Average Balance	\$4,500.00	\$500.00	Yes
Oct	Monthly Average Balance	\$5,200.00	\$1,200.00	Yes
Nov	Monthly Average Balance	\$4,200.00	\$200.00	No
Dec	Monthly Average Balance	\$6,000.00	\$2,000.00	Yes

The bonus interest will be calculated based on the tiers met on a monthly basis and multiply by Net Growth Monthly Average Deposit as per the following example:-

Month	Description	Balance	Net Growth MAD	Eligibility to Receive Bonus	No. of Sign Up	Tier	Bonus Rate	Bonus Interest
Jan	MAD	\$ 4,000.00						
Feb	Sign Up							
Feb	MAD	\$5,000.00	\$1,000.00	Yes	5,300.00	Tier 1	0.50%	\$0.42
Mar	MAD	\$6,000.00	\$2,000.00	Yes	7,100.00	Tier 2	1.00%	\$1.67
Apr	MAD	\$4,200.00	\$200.00	No	8,900.00	Tier 2	1.00%	-
May	MAD	\$10,000.00	\$6,000.00	Yes	10,700.00	Tier 3	1.50%	\$7.50
Jun	MAD	\$2,500.00	(\$1,500.00)	No	12,500.00	Tier 3	1.50%	-
Jul	MAD	\$5,000.00	\$1,000.00	Yes	14,300.00	Tier 3	1.50%	\$1.25
Aug	MAD	\$5,500.00	\$1,500.00	Yes	16,100.00	Tier 4	2.00%	\$2.50
Sep	MAD	\$4,500.00	\$500.00	Yes	17,900.00	Tier 4	2.00%	\$0.83
Oct	MAD	\$5,200.00	\$1,200.00	Yes	19,700.00	Tier 4	2.00%	\$2.00
Nov	MAD	\$4,200.00	\$200.00	No	21,500.00	Tier 5	2.50%	-
Dec	MAD	\$6,000.00	\$2,000.00	Yes	23,300.00	Tier 5	2.50%	\$4.17

* Bonus Interest is only accrued 1 day after the date each tier is met. Thus, the interest is divided by 365 days and multiply by the number of days customers are eligible to receive the bonus.

- For “Maybank Supermarket Sweep” lucky draw, the number of lucky draw entries will be determined by the total of net growth monthly average balance from the sign-up month to the month prior to the lucky draw event. Every USD500 increase/growth is equivalent to one

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(1) lucky draw ticket. If the average monthly balance is lower than the baseline, the customer will not be eligible to participate in the lucky draw. For example:-

Month	Description	Balance	Net growth	Lucky draw ticket
Jan	Monthly Average Balance (baseline)	\$10,000.00		
Feb	Sign Up			
Feb	Monthly Average Balance	\$15,000.00	\$5,000	10
Mar	Monthly Average Balance	\$9,000.00	-	-
Apr	Monthly Average Balance	\$14,000.00	\$4,000	8
		Total	\$9,000	18

- Deposits made for the incremental average monthly balance shall only apply to fresh funds that are deposited into the eligible customer's participating account(s) during the Campaign period. Fresh funds refer to funds that do not originate from an existing account(s) with Maybank.
- At the end of every month, the Campaign committee will review the participating customer's account to determine the eligibility of the participants, the number of lucky draw tickets, and the bonus rate for all customers.
- The lucky draw event will be done electronically and held at a location to be determined by Maybank.
- The bonus interest will be credited to the participant's account along with the base interest in June and December 2016 respectively.
- Accountholder who closes his/her account(s) before the Challenge or the Campaign end shall not be entitled to receive any bonus interest under this Campaign.
- Winners of Maybank Supermarket Sweep will be contacted via phone call or any other method of communication that the Bank shall at its discretion to choose. If despite all reasonable efforts the organizer is unable to locate or contact the winner, another winner will be selected.
- The lucky winners who participate in Maybank Supermarket Sweep will be given a set time to shop, and must arrive back to the base within the time set. If they fail to do so, the participant will be disqualified. The shopping item is limited to 1 unit per item (category) only and the items which are not in the trolley when the participants arrive at the cashier counter will not be counted.
- All Maybank staff and immediate family members (spouse and children) are entitled to participate in this Campaign to receive the bonus interest rate but are not allowed to participate in the lucky draw for Maybank Supermarket Sweep.

Others Terms & Conditions

- The Bank reserves the right to withhold the reward or disqualify any participant's entry in the event that any contestants fail or refuse to comply with the Campaign Terms & Conditions.
- An account holder claiming to be the reward winner will be required to provide proof of identity.
- The rewards must be accepted on "as-awarded" basis and cannot be transferred, returned or redeemed for cash. Maybank shall be entitled at its discretion to replace all or any of the rewards with items of equivalent value and shall notify the same to the winners.

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4. Winners may be required to attend the reward presentation ceremony or other public programs as and when required.
5. By participating in this Campaign, the account holder authorizes Maybank to disclose their particulars for the purpose of this Campaign.
6. By participating in this Campaign, all account holders are deemed to have accepted and agreed to be bound by these Terms & Conditions herein set forth.
7. These Terms & Conditions shall be supplemental to the existing Terms & Conditions governing Banking Accounts. These Terms & Conditions shall prevail over any provisions or representations contained in any promotional materials (including without limitation printed posters or leaflets) advertising this Contest.
8. Maybank's decision on all matters relating to this Campaign and in case of any dispute is final and binding on all eligible participants of this Campaign. No further correspondence, appeals, protests or attempts to dispute the same will be entertained in any event.
9. Maybank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by customers resulting directly or indirectly from the customers' participation in the Contest or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under the Contest due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
10. The Bank reserves the rights to vary, supplement, delete, amend or modify any of the Terms & Conditions contained herein, wholly or in part at any time and to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part at its absolute discretion and shall provide notification of the same to the customers through Maybank2u website at www.maybank2u.com.kh or through any other channel or channels that the Bank may deem as appropriate.
11. To the fullest extent permitted by law, Maybank expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the Rewards. For rewards produced by third party providers, the Winners at the Winner's sole cost and expense, communicate and deal directly with the third party provider in relation to any issue arising from or related to the Rewards.