

Appendix1: Terms and Conditions

1. Campaign period: 7 months (1 June to 31 December 2016)
2. The campaign is open to all existing and new Maybank Saving/Current (Individual)/Children and Premier Wealth account holders except Financial Institutions, Maybank staff and their immediate family members (spouse and children).
3. The number of lucky draw entries for existing customers will be determined by the average balance of the 7 months period (Jun-Dec 2016) which must be higher than the average balance in May 2016. Every USD500 increase/growth is equivalent to one (1) lucky draw ticket. For example:

Month	Description	Average Balance (USD)	Deposit Increase (USD)	# of Ticket
May'16	Average Monthly Balance (baseline)	3,500		
End of campaign	EX1: Average Balance for 7 months (Jun-Dec)	7,800	4,300	9
	EX2: Average Balance for 7 months (Jun-Dec)	3,200	(300)	0

*Average balance for 7 months will be calculated as per below:

Month	Description	Average Balance (USD)
Jun	Average Monthly Balance	9,000
Jul	Average Monthly Balance	4,000
Aug	Average Monthly Balance	2,900
Sep	Average Monthly Balance	5,200
Oct	Average Monthly Balance	10,000
Nov	Average Monthly Balance	7,500
Dec	Average Monthly Balance	16,000
Average balance for 7 months (Jun-Dec): 54,600/7		7,800

4. Baseline balance for new customer who opens an account after 31 May 2016 will be zero.
5. Customer will not be eligible for the campaign (all eligible ticket will be cancelled) if the average monthly balance in December 2016 is less than baseline balance in May 2016.
6. 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.
7. Accountholder's eligibility and accumulated deposit balance/growth will be tracked automatically by the Bank's system. No contest entry form or registration of participation is required.
8. The lucky draw event will be done electronically held in January 2017 at Maybank Tower witness by campaign co-sponsor, JS Land Limited and selected customers.

9. Accountholder who closes his/her account(s) before the selection of the winner is completed and announced shall not be entitled to receive Prize under the campaign.
10. Winners will be announced and published through Maybank Cambodia Facebook page and 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.
11. Prizes offered cannot be exchanged for cash.
12. All Maybank staff and Immediate family members (Spouse and Children) are NOT entitled to participate in this campaign

Others Terms & Conditions

1. The Bank reserves the right to withhold the prize or disqualify any contestant's entry in the event that any contestant fail or refuse to comply with the Campaign Terms & Condition.
2. An account holder claiming to be the prize winner will be required to provide proof of identity.
3. The prizes 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 prizes with items of equivalent value and shall notify the same to the winners.
4. Winners maybe required attending the prize presentation ceremony or other public programs as and when required.
5. By participating in this Campaign, the accountholders authorizes Maybank to disclose their particulars for the purpose of this Campaign.
6. By participating in this Campaign, all accountholders 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 Prizes. For prizes 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 Prizes.