

“Tiger Dual Fortunes #ForYou” Campaign

1. This campaign is organised by Maybank (Cambodia) Plc. (“Maybank”). By participating in this Campaign, the Eligible Participant(s) (as define below) hereby expressly agrees to be bound by these terms and conditions (“Terms and Conditions”) and the decisions made by Maybank. This campaign commences from 25 January 2022 and will expire on 31 May 2022 (“Campaign Period”).
2. This campaign is open to all new and existing customers who apply for Maybank Business Loan, Housing Loan and Auto Loan, Signup for Maybank2E and perform funds transfers as well as spend via Maybank Visa Debit Card or perform transaction via Maybank2u during the campaign period.

3. Campaign Details

3.1 Campaign Period: 25 January 2022 - 31 May 2022 or the full disbursement of the maximum amount of loan portfolio allocated and/or the issuance of Angpao, whichever earlier.

3.2 Eligible Product:

- Deposit/ Prestige CASA
- Business Loan, Housing Loan and Auto Loan
- Maybank Visa Debit Card, Maybank2u/Mobile App, Maybank2E, Remittances/FX

3.3 Campaign Mechanics & Prize

a. Tiger Financing Fortune

Eligibility:

- New and Existing customers who apply for new housing loan with minimum amount of USD200,000
- New and Existing customers who apply for new business loan with minimum amount of USD250,000

Financing offers

Apply for Housing or Business Loan with Maybank to enjoy the following fortune deals:

Category	Interest Rate** (p.a.)
Housing Loan	As low as of 6.50% p.a. for first 4 years and 7.50% p.a. for fifth year onwards
Business Loan	As low as 6.25% p.a. subject to loan size

** Note:

- This offer is subject to product bundling requirement.
- Lock-in period of 5 years with standard notice period applies.
- Loan application and interest rate offer is subject to actual credit assessment on the applications.
- Promotion period is valid till 31 May 2022 or the full disbursement of the maximum amount of loan portfolio allocated, whichever earlier.
- Other terms & conditions apply.

b. Tiger Save & Transact Fortune

Eligibility:

- New customers who sign up for KHR/USD Prestige Current/Savings Account or KHR/USD Current/Savings Account

- New & Existing customers who apply for Business Loan, Housing Loan or Auto Loan
- New & Existing customers who sign up for Maybank2E
- New & Existing customers who spend with Maybank Visa Debit Cards
- New & Existing customers who perform online transaction via Maybank2u
- New & Existing customers who perform remittance or FX

Fortune Angpao/Cashback

Pick a Fortune Angpao and be blessed with cash prize up to **KHR1,680,000**.

Angpao Value	How to?
<ul style="list-style-type: none"> • KHR1,680,000 • KHR680,000 • KHR168,000 	<ul style="list-style-type: none"> • Customers who apply for NEW Business Loan of USD1,000,000 & above • Customers who apply for ADDITIONAL Business Loan of USD500,000 & above (Additional Limit Only)

Pick a Fortune Angpao and be blessed with cash prize up to **KHR680,000**.

Angpao Value	How to?
<ul style="list-style-type: none"> • KHR680,000 • KHR168,000 • KHR68,000 	<p>Deposit / Sign up for M2E:</p> <ul style="list-style-type: none"> • New Customers who open Prestige Current/Savings account with minimum deposit of USD25,000 • New and Existing Customers who sign up for Maybank2E <p>Loan:</p> <ul style="list-style-type: none"> • Apply for housing loan of USD50,000 & above • Apply for auto loan of USD30,000 & above • Apply for business loan of USD100,000 & above <p>Remittance / FX:</p> <ul style="list-style-type: none"> • Perform remittance/FX from USD50,000 & above

Pick a Fortune Angpao and be blessed with cash prize up to **KHR168,000**.

Angpao Value	How to?
<ul style="list-style-type: none"> • KHR168,000 • KHR68,000 • KHR16,800 	<p>Deposit:</p> <ul style="list-style-type: none"> • Open USD/KHR Current/Savings with minimum deposit of USD1,000 <p>Loan:</p> <ul style="list-style-type: none"> • Apply for housing loan below USD50,000 • Apply for auto loan below USD30,000 • Apply for business loan below USD100,000 <p>Remittance / FX:</p> <ul style="list-style-type: none"> • Perform remittance/FX from USD10,000 - below USD50,000

**** Note:**

- It is a first come, first serve basis.
- Loan: The prize will be credited to customers upon signing Lending Offer and will be earmarked till drawdown.
- Retail Deposit: The prize will be credited after the account opening but the prize will be earmarked till the end of campaign.

- Prestige Account: The prize will be credited after the account opening but the prize will be earmarked till the end of campaign or for 6 months after account opening.
- Promotion period is valid till 31 May 2022 or the issuance of allocated Angpao/Cashback each month, whichever earlier.
- Other terms & conditions apply.

Receive Fortune Cashback up to **KHR168,000** monthly when you spend with Maybank Visa Debit Cards:

Accumulative Spend per month	Cashback Amount
Accumulated spend of USD1,000 & above	KHR168,000
Accumulated spend of USD500 to below USD1,000	KHR68,000
Accumulated spend of USD200 to below USD500	KHR16,800

Perform online transactions via Maybank2u and accumulate at minimum 5 points to enjoy monthly Fortune Cashback of KHR16,800:

How to save points?	Cashback Amount
Perform at least 2 activities as follow and accumulate points: <ul style="list-style-type: none"> • 1 point = EDC payment • 1 point = PPWSA payment • 1 point = Phone Top-up (min. USD5) • 1 point = Interbank Funds Transfer (M2U or Bakong-Inward & Outward) 	KHR16,800

- This offer is limited based on monthly cap allocated by the Bank, it is given on a first-come, first-serve basis.
- Promotion period is valid till 31 May 2022 or the full redemption of the fortune Angpao / Cashback, whichever earlier.
- Other terms & conditions apply.

Fortune Grand Prizes

Stand a chance to win exciting Fortune Cash Prize up to KHR8,880,000 at the end of campaign.

Prizes	No. of Rewards
KHR 8,880,000	1
KHR 888,000	8
KHR 88,000	18

Earn a Lucky draw entry as follows:

Deposit / Maybank2E:

- 1 x Entry = Maintain Current/Savings with ending balance of USD1,000 every month end (new account during campaign)
- 3 x Entries = Open new Prestige Current/Savings with minimum deposit of USD25,000 & maintain such balance every month end
- 3 x Entries = Sign up for Maybank2E

Loan:

- 5 x Entries = Apply for Corporate/Business Loan (USD100,000 & above)
- 2 x Entries = Apply for Corporate/Business Loan (below USD100,000)
- 2 x Entries = Apply for Housing Loan or Auto Loan (USD30,000 & above)
- 1 x Entry = Apply for Housing Loan or Auto Loan (below USD30,000)

Cashless Transaction:

- 1 x Entry = Every USD500 spend with Maybank Visa Debit Card
- 1 x Entry = Every 5 transactions (EDC, PPWSA, Phone Top-up (minimum USD5) and InterBank Funds Transfer) within a month

Cross Border Remittance/FX

- 1 x Entry = Remittance/FX below USD20,000 (USD equivalent)
- 3 x Entries = Remittance/FX USD20,000 and above (USD equivalent)

4. Maybank shall have sole and absolute discretion to exclude any person from participating in the Campaign and being entitled to the reward without any obligation to furnish any notice and/or reason.
5. This Campaign is not valid in conjunction with other offers and promotions carried out by Maybank unless otherwise specified.
6. Maybank reserves the right in its sole and absolute discretion to add, delete or vary any of these Terms and Conditions from time to time, and to terminate and/withdraw the Campaign at any time, without prior notice or liability to any person.
7. Maybank's decision on all matters relating to this Campaign (including the awarding of the Cash Reward) shall be final and binding on all customers.
8. In the event of any inconsistency including between these Terms and Conditions and any leaflet, marketing or promotional material relating to this Campaign, these Terms and Conditions shall prevail.
9. These Terms and Conditions shall be governed by the laws of Cambodia.

OTHER TERMS AND CONDITIONS

1. The Bank reserves the rights 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 and Condition.
2. 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.
3. By participating in this campaign, the accountholders authorize Maybank to disclose their particulars for the purpose of this Campaign.
4. By participating in this campaign, all accountholders are deemed to have accepted and agreed to be bound by these Terms and Conditions herein set forth.
5. There Terms and Conditions shall be supplemental to the existing Terms & Conditions governing banking accounts. These Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including without limitation printed posters or leaflets) advertising this contest.
6. 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.
7. 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.
8. The bank reserves the rights to vary, supplement, delete, amend or modify any of the Terms and 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 Mayban2u website at or through any other channel or channels that the Bank may deem as appropriate.