

## PRIVATE & CONFIDENTIAL

### Frequently Asked Questions (FAQ)

**1- What is the Maybank Saving Challenge?**

The Maybank Savings Challenge is a Deposit Promotion Campaign where customers are given the opportunity to earn higher interest rate with their savings with Maybank merely by signing up for the Challenge - with the offer of a bonus interest rate based on the number of sign-ups - the more the customers sign up, the higher the bonus interest rate. Customers who sign up for the Challenge will also get a chance to participate in the very first “Maybank Supermarket Sweep”. The more the customers sign up for the Challenge, the more lucky winners will be selected to participate in the Supermarket Sweep and the more the customer deposits, the more chances to be selected. (T&C Apply)

**2- When will the Promotion Campaign start and finish?**

The Maybank Savings Challenge will start on 01 February 2016 and end on 31 December 2016.

**3- Who are eligible for this Campaign?**

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.

Prestige Current Account holder (Premier Wealth), Financial Institutions, and Company Accounts are NOT eligible to participate in this Challenge.

**4- How can I benefit from this Savings Challenge?**

- First benefit of the Savings Challenge is a step-up bonus Interest Rate of up to 4.00%. The more customers sign up, the higher the bonus interest rate, as per stated in the table 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%

- Second benefit is a chance to participate in the very first “Maybank Supermarket Sweep”, which will be organised twice during the Campaign period. The more number of sign-ups for the Challenge, the more lucky winners will be selected to participate in the Supermarket Sweep (e.g. 5,000 = 5; 7,000 = 7; 10,000 = 10 etc.) and the more customer deposits, the more chance to be selected.

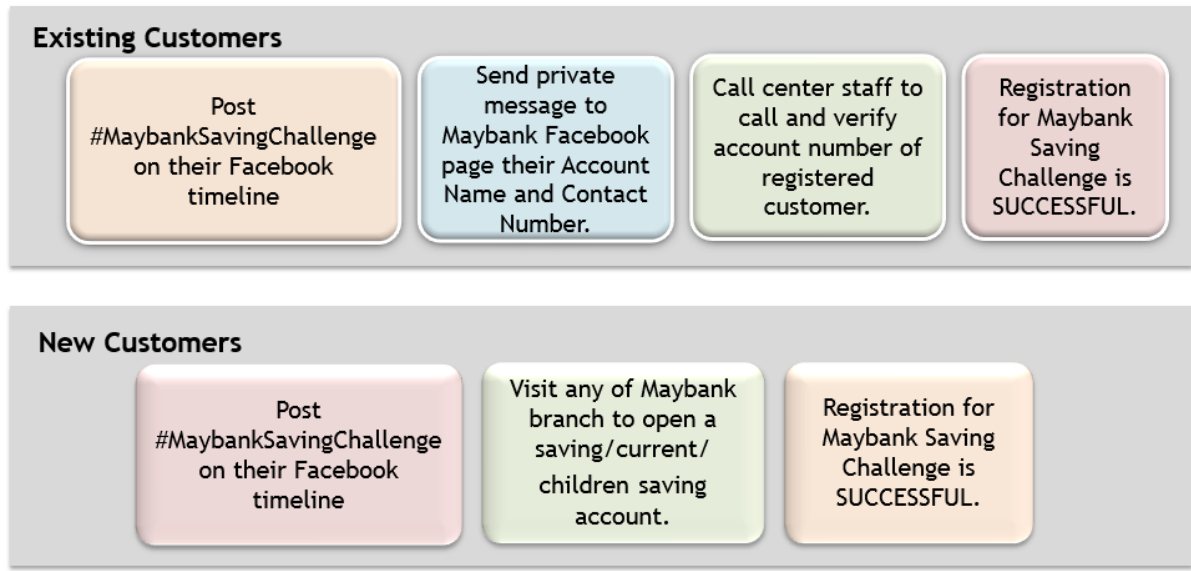
Month	Description	Balance	Net growth	Lucky draw ticket
Jan	Monthly Average Balance (baseline)	\$10,000.00		
Feb	Sign Up			
Feb	Monthly Average Balance	\$15,000.00	\$5,000	10
Mar	Monthly Average Balance	\$9,000.00	-	-
Apr	Monthly Average Balance	\$14,000.00	\$4,000	8
Total			\$9,000	18

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### 5- *How can I sign up for the Maybank Savings Challenge?*

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:



### 6- *Do I have to fill in any registration form?*

Yes, if you prefer to sign up physically. You can fill in the form at your Maybank home branch while new customers can fill in the form at any nearest Maybank branch.

### 7- *If I don't have a Facebook account, how can I register?*

Customers can come to fill in the Registration Form at their Maybank home branch.

### 8- *How will the bonus interest be calculated?*

The Interest Bonus will be calculated based on the number of sign-ups (physically & virtually) for the Campaign. The more sign-up, the higher the interest rates will be given to participants. The bonus interest rates are 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%

To be eligible for the bonus interest, customer shall maintain at least USD500 net growth monthly average deposit comparing to baseline. Failing which, the customers will not be eligible to receive the bonus interest for the month. For new customers, the baseline = 0; for

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existing customer, the baseline refers to the monthly average deposit in 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 monthly basis and multiply by Net Growth Monthly Average Deposit as 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.

9- **If my Net Growth Monthly Average Balance of any month is below USD 500, will I be able to earn the bonus interest for that month?**

Customers are not entitled to receive the bonus interest if their net growth monthly average balance is less than USD500. Thus, customers are encouraged to maintain at least USD500 net growth monthly average deposit in order to get the bonus interest.

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**10- How can I know if the number of sign-ups meet the tiers set?**

There will be regular updates about the number of participants who signed up through Maybank Cambodia Facebook page.

**11- January average balance is a baseline to calculate the net deposit growth - If I sign up for the Campaign in April, which month would be the baseline average balance?**

If you sign up for the Campaign in April 2016, you are considered as a new customer, thus the baseline average balance will be 0.

**12- When will the Bonus Interest be paid?**

The Bonus Interest will be credited into customers' account in June and December 2016. However, if the participants close their account before these months, they are not entitled to get any Bonus Interest.

**13- What is the Maybank Supermarket Sweep?**

The Maybank Supermarket Sweep is a sweetener for our lucky participants of the Maybank Savings Challenge where the lucky winners will be given a set time to fill in the trolley at a supermarket and bring it home for free as Maybank will pay for all items selected. (T&C Apply)

**14- How many winners will be selected to join the Supermarket Sweep?**

The number of winners will be selected based on the number of participants who sign up for the Challenge. For example, 5,000 sign-up = 5 lucky winners; 7,000 sign-up = 7 lucky winners; 10,000 sign-up = 10 lucky winners, etc.

**15- How would the winners be selected?**

Lucky winners will be selected via lucky draw. The lucky draw event will be done electronically and held at a location to be determined by Maybank.

**16- How will the number entries for lucky draw be determined?**

The number of lucky draw entries will be determined by the total of net growth monthly average balance from the baseline to the month prior to the lucky draw event. Every USD500 increase/growth is equivalent to one (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

**17- If I win the Lucky Draw in April, will I still able to join the Lucky Draw in October?**

Yes, as long as the customer's deposit is within the requirements set by Maybank.

**18- What if I do not win the Lucky Draw in April, will my number of ticket remain the same for next round?**

Yes.

**PRIVATE & CONFIDENTIAL****19- *If I cannot join the Supermarket Sweep, could I send a representative?***

No. 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.

**20- *Are Maybank staff and immediate family members allowed to participate in the Supermarket Sweep?***

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 the Maybank Supermarket Sweep.