FREQUENTLY ASKED QUESTIONS (FAQ)

Get Double Entries and Higher Chances with Maybank Islamic and CTOS

<table>
<tr><th>No</th><th>Question</th><th>Answer</th></tr>
<tr><td>1.</td><td>What is this Campaign about?</td><td>Get Double Entries and Higher Chances with Maybank Islamic and CTOS is a joint initiative between Maybank Islamic and CTOS. This Campaign promotes additional entries for higher chances to win rewards for every application with Maybank Islamic and CTOS eligible products/services.</td></tr>
<tr><td>2.</td><td>When does the Campaign start?</td><td>The Campaign runs from 6th October 2025 to 31st March 2026 (both dates inclusive).</td></tr>
<tr><td>3.</td><td>What products/services are included in the Campaign?</td><td><u>Eligible Maybank Islamic Product/Service(s):</u>
1. Zest-i Account
2. Global Access Account-i (GAA-i)

<u>Eligible CTOS Product/Service(s):</u>
1. MyCTOS Score Report</td></tr>
<tr><td>4.</td><td>What are the offers included in the Campaign?</td><td>New and existing Maybank Islamic and CTOS customers can earn additional entries for the respective Campaign offers:
<table>
<tr><th></th><th>Details</th><th>Rewards</th></tr>
<tr><td>Campaign Offer 1</td><td>1. Customers who open a Zest-i account through CTOS Credit Finder Platform; AND
2. Maintain a minimum average balance of RM200</td><td rowspan="2">Double (2X) entries for Zest-i Account draw</td></tr>
<tr><td>Campaign Offer 2</td><td>1. Customers who purchase a MyCTOS Score Report; AND
2. Top up their existing Zest-i account and maintain a minimum average balance of RM200.</td></tr>
<tr><td>Campaign Offer 3 (Valid until 31st December 2025)</td><td>1. Customers who open a Global Access Account-i through CTOS Credit Finder Platform</td><td>Additional ten (10) entries for Global Access Account-i Campaign</td></tr>
</table>
Note: The Zest-i account monthly draw and Global Access Account-i Campaign draw eligibility are subjected to the respective product and Campaign terms & conditions.
CTOS Credit Finder Platform Users are subjected to the applicable terms and condition at https://ctoscredit.com.my/terms-of-use/.</td></tr>
</table>

5.	Are joint account holders eligible for the Campaign?	Only the primary account holder will be deemed an Eligible Customer under this Campaign.
6.	Are there any bonus offers for Maybank Islamic customers?	Yes, you may enjoy 20% off the MyCTOS Score Report with promo code CTOSMIB25. This offer is limited to the first 8,000 redemptions.
7.	How many times can I use the promo code?	The promo code is valid for a one-time purchase for each customer.
8.	Will I be able to enjoy both rewards for Campaign Offer 1 and 3 if I apply for both products during the Campaign period?	Yes, you may enjoy both rewards provided you meet the Campaign offer requirements as stated in Question 4 above.
9.	Do I need to open a Zest-i/Global Access Account-i through the CTOS Credit Finder Platform to qualify?	Yes. To earn additional entries under Campaign Offer 1 and 3, you must open the Zest-i and/or Global Access Account-i through the CTOS Credit Finder Platform, as explained in Question 4.
10.	For Campaign offer 2, do I need to top up my Zest-i account even if I have maintained a minimum average balance of RM200 in my existing account?	Yes, you need to top up according to the Campaign requirements in Question 4 to qualify for double entries in the Zest-i account monthly draw.
11.	Do I automatically get additional entries if I purchase a MyCTOS Score Report?	No. Purchasing a MyCTOS Score Report alone does not qualify you for additional entries.
12.	How will the rewards fulfilment be conducted?	Zest-i Account: For Campaign Offer 1 and 2, the monthly rewards draw will be carried out within the first (1st) week of each month. Global Access Account-i: For Campaign Offer 3, Rewards fulfillment will be completed within twelve (12) weeks after 31st December 2025.
13.	Do I need to keep my account(s) active during the Campaign period?	Yes, you will not be entitled to any Campaign Rewards if you close your Zest-i/Global Access Account-i account(s) before the Campaign fulfilment.
14.	What are the specific rewards offered?	Rewards are subject to the terms and offers of each product/Campaign.

		Maybank Islamic reserves the right to substitute the Campaign Rewards (value of which to be decided by Maybank Islamic) for any reason Maybank Islamic reasonably deems fit.
15.	How will winners be notified?	Selected winners will be contacted via the mobile number registered with Maybank Islamic or other preferred communication channels as determined by Maybank Islamic. The winners list will be published in Maybank's website under the respective product/Campaign winners listing.
16.	What happens if a winner is unreachable after multiple attempts?	A winner can be disqualified if they cannot be reached, or decides to withdraw from the Campaign. In such cases, Maybank Islamic reserves the right to select another winner.
17.	Can I exchange or transfer the rewards?	No, the Campaign Rewards are strictly non-transferable and cannot be exchanged for cash, credit, or vouchers. However, Maybank Islamic reserves the right to substitute the Campaign Rewards with another reward of equivalent value, at its discretion, for any reason it reasonably deems fit.
18.	Where can I refer to for more clarification about the Campaign, Zest-i product or the Global Access Account-i?	The most current Campaign Terms & Conditions and products disclosure are available on the Maybank2u website at www.maybank2u.com.my. <u>You are also encouraged to check:</u> i. Zest-i Account: Zest-I product website (<u>maybank.my/zesti),</u> Specific Terms & Conditions for Zest-i Account, and Terms & Conditions Governing Mudarabah Investment Account(s) for Islamic Banking ii. Global Access Account-i: GAA-i Campaign website (maybank.my/globalaccesspromo), Global Access Account-i Product Disclosure Sheet, and Terms & Conditions Governing Deposit Accounts for Islamic Banking iii. MyCTOS Score Report: MyCTOS Score Report Terms & Conditions at https://ctosid.ctos.com.my/ctosid_new/edmPayment-bfslcheckout?ref=maybankislamic
19.	What rights does Maybank Islamic have if there is suspected fraud or misconduct?	Maybank Islamic reserves the right to disqualify any customers who are suspected of fraud, misconduct, or tampering with the regards to the Campaign.
20.	Can Maybank Islamic make changes to the Campaign Terms & Conditions?	Yes, Maybank Islamic reserves the right to withdraw, cancel, suspend, or modify the Campaign and its terms with at least twenty-one (21) days' notice, which will be posted on the Maybank2u website or any other appropriate channels.
21.	How will my personal data be used in this Campaign?	By joining this Campaign, you are deemed to agree with Maybank's Privacy Statement (www.maybank2u.com.my) and the PDPA, which allow your data to be used for the Campaign and promotional activities.

22.	Who should I contact for more information or assistance regarding the Campaign?	For information, enquiries, feedback and/or complaints related to this Campaign, customers can contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.

<u>Soalan Lazim (FAQ)</u>

Dapatkan Penyertaan Berganda dan Peluang Lebih Tinggi dengan Maybank Islamic dan CTOS

<table>
<tr><th>No</th><th>Soalan</th><th>Jawapan</th></tr>
<tr><td>1.</td><td>Apakah Kempen ini?</td><td>Dapatkan Penyertaan Berganda dan Peluang Lebih Tinggi dengan Maybank Islamic dan CTOS ialah inisiatif bersama antara Maybank Islamic dan CTOS. Kempen ini menawarkan penyertaan tambahan untuk meningkatkan peluang anda memenangi ganjaran bagi setiap permohonan produk/perkhidmatan Maybank Islamic dan CTOS yang ditawarkan.</td></tr>
<tr><td>2.</td><td>Bilakah Kempen ini berlangsung?</td><td>Kempen ini bermula dari 6 Oktober 2025 hingga 31 Mac 2026 (termasuk kedua-dua tarikh tersebut).</td></tr>
<tr><td>3.</td><td>Apakah produk/perkhidmatan yang ditawarkan dalam Kempen ini?</td><td><u>Poduk/perkhidmatan Maybank Islamic:</u>
1. Zest-i Account
2. Global Access Account-i (GAA-i)

<u>Produk/perkhidmatan CTOS:</u>
1. MyCTOS Score Report</td></tr>
<tr><td>4.</td><td>Apakah tawaran yang disediakan dalam Kempen ini?</td><td>Pelanggan Maybank Islamic dan CTOS yang baru dan sedia ada berpeluang mendapatkan penyertaan tambahan mengikut tawaran Kempen:

<table>
<tr><th></th><th>Butiran</th><th>Ganjaran</th></tr>
<tr><td>Tawaran Kempen 1</td><td>1. Pelanggan yang membuka Zest-i Account menerusi platform CTOS Credit Finder; DAN
2. Mengekalkan baki purata minimum RM200</td><td rowspan="2">Entri berganda (2X) untuk cabutan Zest-i Account</td></tr>
<tr><td>Tawaran Kempen 2</td><td>1. Pelanggan yang membeli MyCTOS Score Report; DAN
2. Menambah nilai Zest-i Account sedia ada dan kekalkan baki purata minimum RM200.</td></tr>
<tr><td>Tawaran Kempen 3 (Sah sehingga 31</td><td>1. Pelanggan yang membuka Global Access Account-i menerusi platform CTOS Credit Finder</td><td>Tambahan sepuluh (10) penyertaan untuk Kempen Global Access Account-i</td></tr>
</table></td></tr>
</table>

		<table><tr><td>Disember 2025)</td><td></td><td></td></tr></table>Perhatian: Cabutan bulanan Zest-i Account dan kelayakan cabutan Kempen Global Access Account-i adalah tertakluk kepada terma & syarat produk dan Kempen masing-masing. Pengguna Platform CTOS Credit Finder tertakluk kepada terma dan syarat yang berkuat kuasa seperti yang dinyatakan di https://ctoscredit.com.my/terms-of-use/
5.	Bolehkah pemegang akaun bersama menyertai Kempen ini?	Hanya pemegang akaun utama sahaja yang layak menjadi Pelanggan Layak dalam Kempen ini.
6.	Adakah terdapat sebarang tawaran bonus untuk pelanggan Maybank Islamic?	Ya, terdapat diskaun 20% untuk pembelian MyCTOS Score Report dengan kod promosi CTOSMIB25. Tawaran ini terhad kepada 8,000 penebusan pertama sahaja.
7.	Berapa kalikah saya boleh menggunakan kod promosi tersebut?	Kod promosi terhad kepada sekali pembelian untuk setiap pelanggan.
8.	Bolehkah saya dapatkan ganjaran bagi kedua-dua Kempen 1 dan 3 sekiranya saya memohon Zest-i dan Global Access Account-i semasa tempoh Kempen?	Ya, anda layak menikmati ganjaran daripada kedua-dua Kempen dengan syarat anda memenuhi kriteria kelayakan seperti yang dinyatakan dalam Soalan 4 di atas.
9.	Adakah saya perlu membuka akaun Zest-i/Global Access Account-i menerusi platform CTOS Credit Finder untuk layak menyertai Kempen?	Ya. Untuk mendapatkan penyertaan tambahan di bawah Tawaran Kempen 1 dan 3, anda mesti membuka Akaun Zest-i dan/atau Global Access Account-i melalui platform CTOS Credit Finder seperti yang dinyatakan dalam Soalan 4.
10.	Untuk Tawaran Kempen 2, adakah saya perlu menambah nilai akaun Zest-i saya walaupun saya telah mengekalkan baki purata minimum RM200 dalam akaun sedia ada?	Ya, anda perlu menambah nilai mengikut keperluan Kempen seperti dinyatakan dalam Soalan 4 untuk melayakkan anda mendapat penyertaan berganda bagi cabutan bulanan akaun Zest-i.
11.	Adakah saya layak mendapatkan penyertaan tambahan dengan pembelian MyCTOS Score Report sahaja?	Tidak. Pembelian MyCTOS Score Report sahaja tidak melayakkan anda untuk penyertaan tambahan.
12.	Bagaimanakah proses pemenuhan ganjaran Kempen akan dilaksanakan?	Zest-i Account: Bagi Tawaran Kempen 1 dan 2, cabutan untuk ganjaran bulanan akan dijalankan pada minggu pertama setiap bulan. Global Access Account-i: Bagi Tawaran Kempen 3, pemenuhan ganjaran akan dijalankan dalam tempoh dua belas (12) minggu selepas 31 Disember 2025.

13.	Adakah saya perlu memastikan akaun saya kekal aktif sehingga pemenuhan Ganjaran Kempen?	Ya, anda tidak akan layak menerima sebarang ganjaran Kempen sekiranya anda menutup akaun Zest-i/Global Access Account-i sebelum pemenuhan ganjaran Kempen.
14.	Apakah ganjaran yang ditawarkan dalam Kempen ini?	Ganjaran adalah tertakluk kepada terma dan tawaran setiap produk/Kempen. Maybank Islamic berhak menggantikan Ganjaran Kempen dengan ganjaran lain yang sama nilainya atas sebarang sebab yang difikirkan sesuai.
15.	Bagaimanakah pemenang akan diumumkan?	Pemenang akan dihubungi melalui nombor telefon yang didaftarkan dengan Maybank Islamic atau saluran komunikasi lain yang ditetapkan oleh Maybank Islamic. Senarai pemenang juga akan diumumkan di laman web Maybank mengikut produk/Kempen masing-masing.
16.	Apakah yang akan terjadi jika pemenang tidak dapat dihubungi?	Pemenang boleh disingkirkan jika tidak dapat dihubungi, atau memilih untuk menarik diri daripada Kempen. Dalam kes ini, Maybank Islamic berhak memilih pemenang lain.
17.	Bolehkah saya menukar atau memindahkan ganjaran?	Ganjaran Kempen tidak boleh dipindah milik dan tidak boleh ditukar dengan wang tunai, kredit, atau baucar. Namun, Maybank Islamic berhak menukar Ganjaran Kempen dengan ganjaran lain yang setara nilainya atas sebarang sebab yang difikirkan sesuai.
18.	Di manakah saya boleh mendapatkan maklumat terkini berkenaan Kempen, produk Zest-i atau Global Access Account-i?	Maklumat serta terma & syarat terkini bagi Kempen, produk Zest-i dan Global Access Account-i boleh didapati di laman web Maybank2u (www.maybank2u.com.my). Anda juga digalakkan untuk menyemak: i. Zest-i Account: Laman web maybank.my/zesti, Terma & Syarat Khusus untuk Zest-i Account, dan Terma & Syarat yang mentadbir Mudarabah Investment Account(s) untuk Perbankan Islam ii. Global Access Account-i: Laman web maybank.my/globalaccesspromo, lembaran Pendedahan Produk Global Access Account-I, dan Terma & Syarat yang mentadbir Akaun Deposit untuk Perbankan Islam iii. MyCTOS Score Report: Terma & Syarat MyCTOS Score Report di https://ctosid.ctos.com.my/ctosid_new/edmPayment-bfslcheckout?ref=maybankislamic
19.	Apakah hak Maybank Islamic sekiranya berlaku penipuan atau salah laku dalam penyertaan Kempen?	Maybank Islamic berhak menyingkirkan pelanggan yang disyaki terlibat dalam penipuan, salah laku, atau mengubah mekanisme Kempen.

20.	Bolehkah Maybank Islamic membuat sebarang pindaan atau perubahan ke atas dasar Kempen?	Ya, Maybank Islamic berhak untuk menarik balik, membatalkan, menggantung, , atau mengubah terma & syarat Kempen dengan notis sekurang-kurangnya dua puluh satu (21) hari melalui laman web Maybank2u, atau mana-mana saluran lain yang dianggap sesuai oleh Maybank Islamic.
21.	Bagaimanakah Maybank Islamic menggunakan maklumat peribadi saya dalam Kempen ini?	Dengan menyertai Kempen ini, anda dianggap bersetuju dengan Penyata Privasi Maybank (www.maybank2u.com.my) dan Akta Perlindungan Data Peribadi (PDPA), yang membenarkan penggunaan data anda untuk tujuan Kempen dan aktiviti promosi.
22.	Siapakah yang perlu saya hubungi jika saya mempunyai sebarang pertanyaan atau memerlukan bantuan berkaitan Kempen ini?	Untuk maklumat, pertanyaan, maklum balas dan/atau aduan berkaitan Kempen ini, sila hubungi Pusat Khidmat Pelanggan Maybank di talian 1 300 88 6688 atau +603 7844 3696. Sebagai alternatif, anda juga boleh memilih untuk menghantar e-mel kepada Maybank melalui borang maklum balas menerusi laman sesawang Maybank2u di www.maybank2u.com.my.