# TERMS AND CONDITIONS GOVERNING THE "RewardPLUS" CAMPAIGN

The "RewardPLUS" Campaign ("Campaign") is launched by Public Bank Berhad (Registration No. 196501000672 (6463-H)) ("PBB"). The terms and conditions below ("Terms and Conditions") shall govern this Campaign.

## 1. Campaign Period

1.1 This Campaign will run from **1 November 2026 to 28 February 2027**, both dates are inclusive or such other dates as determined by PBB ("Campaign Period").

1.2 This Campaign is available at all PBB branches in Malaysia.

## 2. Eligibility

2.1 This Campaign is open to all PBB individual customers aged 18 years old and above as at the time of participation including non-residents, permanent and/or contract employees of PBB, Public Islamic Bank Berhad ("PIBB") and Public Investment Bank Berhad ("PIVB") ("Eligible Participant").

2.2 In the case of an account opened on behalf of the minor by the parent / guardian, the Eligible Participant would be the first named parent / guardian of the account as stated in the records of PBB.

2.3 In the case of a joint account, the Eligible Participant would be the first named accountholder of the joint account as stated in the records of PBB.

2.4 The following persons are **NOT** eligible to participate in this Campaign:

a) non-individual customers i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies;

b) persons who are or become mentally unsound;

c) persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and

d) persons whose accounts held with PBB and/or PIBB are in delinquent or unsatisfactorily conducted as determined by PBB and/or PIBB.

## 3. Campaign Mechanics

3.1 The Eligible Product for this Campaign is PLUS Savings Account ("PLUS SA")*.

* Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

3.2 All monies or funds placed under this Campaign must be from fresh funds. "Fresh Funds" refers to any monies or funds which do not originate from the existing funds in the Eligible Participant's deposit account whether held solely or jointly with another person and maintained with PBB or PIBB. The Eligible Participant must make the deposit placement within seven (7) calendar days from the date the monies or funds are transferred or credited into the Eligible Participant's PLUS SA, if not the monies or funds will no longer be deemed as "Fresh Funds".

## 4. Bonus Gift

4.1 During the Campaign Period, the Eligible Participants will be entitled to one (1) gift ("Bonus Gift") as set out in Table A when they deposit the respective minimum Fresh Funds in the PLUS SA as set out in Table A below and such Fresh Funds has been successfully earmarked by PBB for a period of six (6) months ("Earmarked Deposit").

**Table A**

| Type of Bonus Gift | Minimum Fresh Funds to be deposited into the PLUS SA | Earmarked Period |
|---|---|---|
| La gourmet Healthy 6L Electric Pressure Cooker - Pro Series | RM88,000 | 6 months |
| Apple Watch Series 12 GPS 42mm | RM188,000 | |
| Blueair Dehumidifier+Purifier 2-in-1 D26i | RM288,000 | |

4.2 In the event the Earmarked Deposit in the PLUS SA is withdrawn or released prior to the expiry of the Earmarked Period for any reason whatsoever after the Eligible Participant has received the Bonus Gift(s), PBB shall be entitled to deduct an amount as set out in Table B from the Eligible Participant's PLUS SA.

**Table B**

| **Type of Bonus Gift** | **La gourmet Healthy 6L Electric Pressure Cooker - Pro Series** | **Apple Watch Series 12 GPS 42mm** | **Blueair Dehumidifier+Purifier 2-in-1 D26i** |
|---|---|---|---|
| **Amount to be deducted from PLUS SA** | RM520 | RM1,781 | RM2,639 |

4.3 Partial upliftment/withdrawal of the Earmarked Deposit in the PLUS SA under this Campaign is not allowed.

4.4 Any Earmarked Deposit made in the PLUS SA pursuant to this Campaign shall be free from encumbrances and shall not be subjected to any lien, charge, assignment or allowed to be pledged for any overdraft or cash line facility-i, or any other facility or financing.

4.5 The Eligible Participant is allowed to take up single or multiple Bonus Gift as stated in Table A so long as the Eligible Participant has fulfilled the stipulated eligibility criteria for the respective Bonus Gift.

4.6 The Eligible Participant must provide the written instruction by executing the "RewardPLUS Campaign : Letter of Earmarking/Indemnity ("LEI")". The execution of this LEI shall constitute a valid and binding instruction to PBB to earmark the PLUS SA for the purpose of this Campaign. Where the PLUS SA is a joint account, the LEI must be executed in accordance with its operating mandate.

4.7 The Eligible Participant is required to sign the "RewardPLUS Campaign : Letter of Early Upliftment ("LEU")" should the Eligible Participant intend to perform an early upliftment on the Earmarked Deposit in the PLUS SA under this Campaign. Where the PLUS SA is a joint account, the LEU must be executed in accordance with its operating mandate.

4.8 The availability of each type of Bonus Gift is limited to one hundred (100) units only.

4.9 The Bonus Gift is given out on "as is" basis.

4.10 The Bonus Gift will be given on a first-come, first-served basis, while stock lasts. PBB is not obliged to substitute or replenish the Bonus Gift once the available stock is depleted.

4.11 Choice of colour, if any, is not available.

4.12 The Bonus Gift is non-transferable, non-negotiable and non-exchangeable for cash, credit or kind, in part or in full.

4.13 PBB shall not be liable for any tax or incidental cost relating to the Bonus Gift which may be imposed by any authority or third party due to the Eligible Participant's entitlement to the Bonus Gift.

4.14 Any picture shown in any advertising, promotional, publicity and other marketing materials ("Marketing Materials") in relation to this Campaign are solely for illustration purpose and may not depict the actual colour, model or specifications of the Bonus Gift. The Bonus Gift does not include any accessories or items shown in such Marketing Materials.

4.15 PBB reserves the right to substitute any of the Bonus Gift, whether in whole or part, with that of similar value at any time and/or to increase or decrease the total number of Bonus Gift.

## 5. Delivery of Bonus Gift

5.1 The Bonus Gift will be delivered to the Eligible Participant's mailing address in PBB's records within five (5) months from the earmarking date of the Earmarked Deposit.

5.2 The fulfillment and delivery of the Bonus Gift is handled by Tri-E Marketing Sdn Bhd (Registration No. 200801023827 (825150-M)) with its registered address at Suite B13A-4, Tower B, Level 13A, North Point Offices, Mid Valley City, No.1 Medan Syed Putra Utara, 59200, Kuala Lumpur and place of business at A-5-35, IOI Boulevard, Jalan Kenari 5, Bandar Puchong Jaya, 47170 Puchong, Selangor Darul Ehsan.

5.3 Tri-E Marketing Sdn Bhd will liaise directly with the Eligible Participant for the delivery of the Bonus Gift.

5.4 Upon receipt of the Bonus Gift, the Eligible Participant shall check and examine the Bonus Gift for defect or damage without undue delay. The Eligible Participant shall deal directly with Tri-E Marketing Sdn Bhd for any defect, damage or loss of the Bonus Gift.

5.5 Should there be any wrong delivery, defect, or damage to the Bonus Gift, the Eligible Participant shall lodge a complaint to Tri-E Marketing Sdn Bhd at 03-8076 1313 within five (5) working days from the date of receipt of the Bonus Gift. The Eligible Participant shall retain the delivery order for reference purposes.

5.6 If there is any inquiry pertaining to the delivery or non-receipt of the Bonus Gift, the Eligible Participant shall contact Tri-E Marketing Sdn Bhd via the contact number as stipulated above. No request for any inquiry will be entertained after 31 August 2027.

## 6. Liability and Responsibility

6.1 PBB disclaims any liability, obligation or duty relating to the Bonus Gift. PBB makes no representation or warranty for the Bonus Gift and shall not be responsible to replace any defective Bonus Gift due to defects in materials or workmanship by manufacturer under warranty or otherwise. The Eligible Participant is to deal directly with the manufacturer and/or its authorized dealers for such warranty information, claim, and/or terms and conditions specific to the installation, specification, usage or operation of the Bonus Gift.

6.2 Any risk of loss or damage to the Bonus Gift will be passed to the Eligible Participant upon delivery of the Bonus Gift to the Eligible Participant. PBB shall not be liable for or obliged to recognize or replace any lost, damaged or stolen Bonus Gift.

## 7. Other Terms and Conditions

7.1 The Eligible Participant will not be entitled to the Bonus Gift under this Campaign in the event the PLUS SA is closed, converted, suspended, cancelled, terminated, dormant or inactive prior to the delivery of the Bonus Gift.

7.2 PBB reserves the right to forfeit the Bonus Gift in the event of non-compliance of these Terms and Conditions and/or the terms and conditions governing the PLUS SA for the purpose of this Campaign.

7.3 Conversion of a Non-Eligible Product to a PLUS SA during the Campaign Period will not qualify the Eligible Participant to participate in this Campaign.

Illustration
Customer A has a WISE Savings Account with PBB prior to the Campaign Period. During the Campaign Period, the WISE Savings Account of Customer A has been converted to PLUS SA. This PLUS SA of Customer A is not deemed as the Eligible Product for the purpose of this Campaign.

7.4 PLUS SA that is linked to the Eligible Participant's credit/loan/financing facilities are not eligible to participate in this Campaign.

7.5 This Campaign is not valid with other product promotions that are concurrently offered by PBB.

## 8. General Terms and Conditions

8.1 By participating in this Campaign, the Eligible Participants agree to be bound by these Terms and Conditions and the terms and conditions governing the PLUS SA (including any amendments, variations and/or revision to such terms and conditions). In the event of any inconsistency between these Terms and Conditions and the terms and conditions governing the PLUS SA, these Terms and Conditions shall prevail for the purpose of this Campaign.

8.2 The Eligible Participant agrees and consents that the name(s), contact number(s), mailing address(es) and last 4 digit of identification number of the Eligible Participant in PBB's records will be forwarded by PBB to Tri-E Marketing Sdn Bhd to enable Tri-E Marketing Sdn Bhd to deliver the Bonus Gift.

8.3 The Eligible Participants acknowledge and agree that the records of transactions maintained by PBB and the decision of PBB on any matter relating to this Campaign shall be final, conclusive and binding on them. PBB will not entertain any appeals or correspondences from any Eligible Participants and/or third party on any matter concerning this Campaign and/or the Bonus Gift.

8.4 The Eligible Participants agree and grant their consent to PBB to process, collect, use and store all of the Eligible Participant's information relating to the PLUS SA for the purpose of this Campaign.

8.5 PBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participants and/or third parties whether resulting directly or indirectly from this Campaign and/or Bonus Gift unless it is due to PBB's gross negligence or wilful misconduct specifically related to this Campaign.

8.6 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or the Bonus Gift offered and/or published in any mass media, marketing or advertising materials.

8.7 To the fullest extent permitted by law, PBB expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign and the Bonus Gift under this Campaign.

8.8 In the event of any inconsistency between these Terms and Conditions and any advertising, campaign, promotions, publicity and other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.

8.9 PBB reserves the right:

a) to add, delete or vary these Terms and Conditions, from time to time, in whole or in part, by providing twenty-one (21) calendar days' prior notice to the Eligible Participant through posting on PBB's website, displaying notice at PBB's branches or any other manner as may be determined by PBB from time to time and such amended Terms and Conditions shall prevail over any provision or representation contained in any promotional materials advertising this Campaign.

b) to cancel, withdraw, suspend or terminate this Campaign prior to the expiry of this Campaign, in whole or in part, by providing twenty-one (21) calendar days' prior notice to the Eligible Participants through posting on PBB's website, displaying notice at PBB's branches or any other manner as may be determined by PBB from time to time. For the avoidance of doubt, any cancellation, withdrawal, suspension or termination shall not entitle the Eligible Participants to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Eligible Participants whether as a direct or indirect result of such cancellation, withdrawal, termination or suspension.

8.10 These Terms and Conditions shall govern by and construed in accordance with the laws of Malaysia and the Eligible Participants agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

8.11 Eligible Participants may view PBB's Privacy Notice which states how PBB uses the Eligible Participant's information on PBB's website or at any of PBB's branches.

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