

TERMS AND CONDITIONS GOVERNING THE “POWERINVEST PLUS” CAMPAIGN

The “PowerInvest Plus” Campaign (“Campaign”) is launched by Public Bank Berhad Registration No. 196501000672 [6463-H] (“PBB”). The terms and conditions below shall govern this Campaign.

1. Campaign Period

- 1.1 This Campaign will run from **1 October 2026 to 31 December 2026**, 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 new and existing PBB individual customers aged 18 years old and above as at the time of participation, who invest in PB Series / Public e-Series of Equity / Balanced / Mixed Asset Unit Trust Funds (“UT”) (“Eligible Participant”).
- 2.2 In the case of a joint account, the Eligible Participant would be the first named UT accountholder of the joint account as stated in the records of PBB.
- 2.3 The following persons are NOT eligible to participate in this Campaign:
 - a) permanent and/or contract employees of PBB, Public Islamic Bank Berhad (“PIBB”) and Public Investment Bank Berhad (“PIVB”);
 - b) non-individual customers i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies;
 - c) persons who are or become mentally unsound;
 - d) persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
 - e) persons whose accounts held with PBB are in delinquent or unsatisfactorily conducted as determined by PBB.

3. Campaign Mechanics

3.1 The Eligible Products under this Campaign are as follows:-

No.	Eligible Products
1.	PB Series / Public e-Series of Equity / Balanced / Mixed Asset Unit Trust Funds (“UT”).
2.	PLUS Savings Account (“PLUS SA”)*

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

Bonus Rate

3.2 During the Campaign Period, Eligible Participant is eligible to a 6-Month Bonus Rate as stated in Table A for the Earmarked Deposit under PLUS SA when they fulfill all of the following criteria based on the ratio and corresponding minimum amounts as stated in Table B below:

- a) successfully invest a minimum amount in UT; and
- b) deposit a corresponding minimum amount into the PLUS SA within seven (7) working days from the date of UT investment and such amount has been successfully earmarked by PBB for a period of six (6) months (“Earmarked Deposit”).

Table A

PLUS SA Amount (RM)	6-Month Bonus Rate (% p.a.)
10,000 and above	5.00

Table B

Ratio (UT : PLUS SA)	Minimum Amount (RM)		
	UT	PLUS SA	Total
2 : 1	20,000	10,000	30,000

Illustration

If the Eligible Participant invests RM100,000 in UT, the Eligible Participant can earmark RM50,000 in PLUS SA for a period of 6 months based on ratio of 2:1.

3.3 The calculation of the 6-Month Bonus Rate Payout is as follows:

Illustration:

Date of Investment	1 October 2026
Starting Date for Earmarking	1 October 2026
UT Investment Amount	RM50,000
Earmarked Deposit	RM25,000
Actual No. of Days of Earmarking Period	182 days (from 1 October 2026 to 31 March 2027)
6-Month Bonus Rate Payout	$(RM25,000 \times 5.00\% \text{ p.a.}) \times (182 \text{ days} / 365 \text{ days}) = RM623.28$

- 3.4 The Eligible Participant is required to invest in UT before making an Earmarked Deposit under PLUS SA. The UT investment and the Earmarked Deposit must be made at the same branch.

In the case of UT investment which is performed via online through Public Mutual Online (PMO), the UT investment must be made under the PBB Licensed Sales Staff with PBB Agent Code selected as the unit trust consultant in the PMO for the purpose of this Campaign. The Earmarked Deposit must be made at the branch of the said PBB Licensed Sales Staff.

- 3.5 The 6-Month Bonus Rate Payout will be credited into the Eligible Participant's PLUS SA within three (3) months after the maturity of the Earmarked Deposit.
- 3.6 The 6-Month Bonus Rate Payout under this Campaign is not transferable to any third party, non-negotiable and non-exchangeable for up-front cash, credit or kind, in part or in full.
- 3.7 The Eligible Participant will not be entitled to the 6-Month Bonus Rate Payout under this Campaign in the event the PLUS SA is closed, converted, suspended, cancelled, terminated, dormant or inactive prior to the crediting of the 6-Month Bonus Rate Payout into the Eligible Participant's PLUS SA.
- 3.8 PBB reserves the right to forfeit the 6-Month Bonus Rate Payout in the event of non-compliance of these terms and conditions and/or the terms and conditions governing the Eligible Products for the purpose of this Campaign.

Bonus Gift

- 3.9 The first three hundred (300) Eligible Participants who have fulfilled all the criteria stated in Clause 3.2 above, and whose UT investment and Earmarked Deposit meet the minimum amounts set out in Table C below, will be entitled to one (1) unit of Apple AirPods 4 (“Bonus Gift”):

Table C

Ratio (UT : PLUS SA)	Minimum Amount (RM)		
	UT	PLUS SA	Total
2 : 1	300,000	150,000	450,000

- 3.10 Each Eligible Participant is only entitled to receive one (1) Bonus Gift throughout the Campaign Period.
- 3.11 The Eligible Participants who are entitled to the Bonus Gift will be contacted by PBB within six (6) months from the date the Eligible Participant fulfils the criteria as stated in Clause 3.9 above.
- 3.12 The Bonus Gift is given out on “as is” basis.
- 3.13 The Bonus Gift will be given on a first-come, first-served basis, subject to availability. PBB is not obliged to substitute or replenish the Bonus Gift once the available stock(s) is / are depleted.
- 3.14 Choice of colour, if any, is not available.
- 3.15 The Bonus Gift is non-transferable, non-negotiable and non-exchangeable for cash, credit or other goods, in part or in full.
- 3.16 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 Participants’ entitlement to the Bonus Gift.
- 3.17 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.
- 3.18 Any picture shown in any advertising, promotional, publicity and other marketing materials (“Marketing Materials”) in relation to this Campaign are solely for illustration purpose. The Bonus Gift does not include any accessories or items shown in such Marketing Materials.

Collection of Bonus Gift

- 3.19 The Eligible Participants shall collect the Bonus Gift from the PBB branches where the Earmarked Deposit was made at their own costs and expenses within fifteen (15) calendar days from the date they are notified by PBB of their entitlement to the Bonus Gift, failing which PBB may forfeit the Bonus Gift and the Eligible Participants shall have no further claim to the Bonus Gift.
- 3.20 Upon collection 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 (Registration No. 200801023827 (825150-M)), having 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, or any other vendor appointed by PBB for any defect or damage of the Bonus Gift.
- 3.21 Should there be any defect, or damage to the Bonus Gift, the Eligible Participant shall lodge a complaint with Tri-E Marketing Sdn Bhd at 03-8076 1313 or the relevant vendor within three (3) working days from the date of collection of the Bonus Gift.
- 3.22 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.
- 3.23 Any risk of loss or damage to the Bonus Gift will be passed to the Eligible Participant upon collection of the Bonus Gift. PBB shall not be liable for or obliged to recognize or replace any lost, damaged or stolen Bonus Gift.

4. Terms Specific to UT

- 4.1 The Eligible Participants are allowed to combine / accumulate their UT investments in multiple funds under different series whereby the transaction is performed between over-the-counter (OTC) and via PMO provided that it must be made on the same day and at the same branch.

In the case of UT investment which is performed via online through PMO, the UT investment must be made under the PBB Licensed Sales Staff from the same branch with PBB Agent Code selected as the unit trust consultant in the PMO for the purpose of this Campaign.

- 4.2 Switching transactions from zero-load, low-load and 1%-load units to loaded units of UT funds are allowed for the purpose of this Campaign, subject to the Eligible Participant fulfilling the criteria stated in Clause 3.2 and Clause 3.9 above.

Note:

- a) Zero-load units are units which have not incurred any sales charge.
 - b) Low-load units are units which have incurred a sales charge of 0.50% or less.
 - c) 1%-load units are units which have incurred a sales charge of above 0.50%.
 - d) Loaded units are units which have incurred a sales charge of 3% or more.
- 4.3 The following UT are NOT eligible to participate in this Campaign:
- a) Investments made using funds from Employees Provident Fund (EPF);
 - b) Investments into any Private Retirement Scheme (PRS) funds; and/or
 - c) Switching transactions from loaded units to loaded units.
- 4.4 The Eligible Participant is deemed to have not fulfilled the criteria stated in Clause 3.2 and Clause 3.9 above if the investment in UT is cancelled during the “cooling-off period” or in the event the investment in UT is rejected by Public Mutual Berhad (“PMB”). In such case, the 6-Month Bonus Rate for the Earmarked Deposit under PLUS SA will be converted to PBB’s prevailing interest rate for the PLUS SA.
- 4.5 “Cooling-off period” refers to a period of six (6) business days commencing from the date of receipt of the investment application form by and payment to PMB. Such cooling-off period is only applicable to Eligible Participant who invest in any UT with PMB for the first time.
- 4.6 The investment in UT under this Campaign shall not be utilised for any other campaigns or promotions.
- 4.7 The investment of UT is also subject to the terms and conditions issued by PMB.

5. Terms Specific to PLUS SA

- 5.1 The Eligible Participant must be the PLUS SA accountholder or ONE of the PLUS SA accountholders, in the case of joint account.
- 5.2 Conversion of any deposit products to PLUS SA during the Campaign Period will not be qualified to participate in this Campaign. For example, conversion from 50 PLUS Savings Account to PLUS SA during the Campaign Period is not allowed to participate in this Campaign.

- 5.3 The Eligible Participant must provide the written instruction by executing the “PowerInvest Plus Campaign - Letter of Earmarking (“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.
- 5.4 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.
- 5.5 In the event of an early upliftment of the Earmarked Deposit in the PLUS SA that is before the expiry period of 6 months for any reason (including the closing of the PLUS SA), the Eligible Participant will not be entitled to the 6-Month Bonus Rate Payout and/or Bonus Gift.
- 5.6 The Eligible Participant is required to sign the “PowerInvest Plus 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.
- 5.7 PLUS SA that is linked to the Eligible Participant’s credit/loan/financing facilities are not eligible to participate in this Campaign.
- 5.8 The Earmarked Deposit in the PLUS SA under this Campaign shall not be earmarked by PBB and/or PIBB or utilised for any other campaigns or promotions.

6. Other Terms

- 6.1 This Campaign is not valid with other campaigns and/or promotions that are concurrently offered by PBB.

7. General Terms and Conditions

- 7.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these terms and conditions, the terms and conditions governing the Eligible Products (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 Eligible Products, these terms and conditions shall prevail for the purpose of this Campaign.
- 7.2 Any props, accessories or equipment featured together with the Bonus Gift in all printed materials, website, mobile banking app, social media platform or PBB’s branches are for decorative purposes only and shall not form part of the Bonus Gift.

- 7.3 The Eligible Participant acknowledges and agrees that the records of transactions maintained by PBB and the decision of PBB in relation to any matter on this Campaign shall be final, conclusive and binding on them. PBB will not entertain any appeals or correspondences from any Eligible Participant and/or third party on any matter concerning this Campaign and/or the Bonus Gift.
- 7.4 The Eligible Participant agrees and grants his / her consent to PBB to process, collect, use and store all of the Eligible Participant's information relating to the Eligible Products for the purpose of this Campaign and/or the Bonus Gift.
- 7.5 PBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participant and/or third parties resulting directly or indirectly from this Campaign and/or the Bonus Gift unless it is due to PBB's gross negligence or wilful misconduct specifically related to this Campaign.
- 7.6 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 published in any mass media, marketing or advertising materials.
- 7.7 To the fullest extent permitted by law, PBB expressly exclude and disclaim 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/or the Bonus Gift under this Campaign.
- 7.8 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.
- 7.9 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 the 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 other 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 Participant through posting on PBB's website, displaying notice at the PBB's branches or any other manner as may be determined by the PBB from time to time. For the avoidance of doubt, any cancellation, withdrawal, suspension or termination shall not entitle the Eligible Participant to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Eligible Participant whether as a direct or indirect result of such cancellation, withdrawal, suspension or termination.

7.10 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participant agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.

7.11 The Eligible Participant 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.

7.12 The Eligible Participants are reminded to read and understand these Terms and Conditions before participating in this Campaign. In the event there are any terms that the Eligible Participants do not understand, the Eligible Participants are advised to seek independent advice and discuss further with PBB's representative.

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