

“Win Cash with MyPB App!” CAMPAIGN TERMS AND CONDITIONS

“Win Cash with MyPB App!” Campaign (“**Campaign**”) is launched by Public Bank Berhad (Company Registration No.196501000672 (6463-H)) (“**PBB**”). The terms and conditions below (“Terms and Conditions”) shall govern this Campaign.

1. Campaign

1.1 This Campaign will commence from 01 February 2024 to 31 March 2024, both dates are inclusive or such other date(s) as may be determined by PBB from time to time (“**Campaign Period**”).

2. Campaign Eligibility

2.1 The Campaign is open to all PBB and Public Islamic Bank Berhad (Company Registration No. 197301001433 (14328-V)) (“**PIBB**”) individual customers aged 18 years old and above who have access to MyPB mobile application (“MyPB”) (“**the Eligible Customer**”).

2.2 The following persons are **not** entitled to participate in this Campaign: -

- a) staff of Public Bank Group;
- b) customers whose account(s) are closed, terminated or suspended before any prize have been awarded;
- c) customers whose account(s) held with PBB and/or PIBB are in delinquent or unsatisfactorily conducted as determined by PBB and/or PIBB;
- d) customers who are or become mentally unsound;
- e) customers who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
- f) non-individual customers, i.e. sole proprietorships, partnerships, corporate entities, associations, clubs, schools and societies.

3. Campaign Mechanics

3.1 Definitions: -

- a) “DuitNow ID” refers to the recipient’s unique identification such as mobile phone number or national registration identity card number, which has been registered and linked to the recipient’s account.
- b) “DuitNow Transfer (Pay-to-Account)” refers to a transaction to another recipient through account number.

- c) “DuitNow Transfer (Pay-to-Proxy)” refers to a transaction to another recipient through DuitNow ID.
- d) “DuitNow QR” refers to a service which facilitates industry wide ubiquitous payments or credit transfer by scanning the QR Code which complies with DuitNow National QR Code Standard or any other QR codes supported by the DuitNow QR Owner and Operator including Cross Border QR.
- e) “Bill Payment” refers to the bill, invoice, notice, renewal notice, form and/or payment demand received by the accountholder from a Payee Corporation/Biller which has to be paid within the time frame stipulated in such documents.
- f) “JomPAY” refers to a national bill payment scheme that allows customer to pay bills conveniently and securely via internet banking platforms.
- g) “Prepaid Top-up” refers to a payment service that allows customer to purchase prepaid top-ups from the service providers via MyPB.
- h) “Public Bank Group” refers to PBB, its subsidiaries and related companies.

Cash Prize

3.2 Eligible Customers are required to fulfill **ALL** of the following criteria during the Campaign Period to earn one (1) entry to stand a chance to win a RM25.00 cash prize (“Cash Prize”):

- a) sign up or login to MyPB during the Campaign Period; and
- b) perform any transaction with a minimum amount of RM50.00 through MyPB mobile app via the following services (“Qualifying Transaction”) :
 - a. DuitNow Transfer (Pay-to-Account)
 - b. DuitNow Transfer (Pay-to-Proxy)
 - c. DuitNow QR
 - d. Bill Payment
 - e. JomPAY
 - f. Prepaid Top-up

For the avoidance of doubt, any transfer or payment via DuitNow Transfer (Pay-to-Account) / (Pay-to-Proxy) / DuitNow QR to the Eligible Customer’s own account or joint account held with PBB, PIBB and/or any other banks or eWallet / e-money providers such as the Touch’ n Go eWallet by TNG Digital Sdn Bhd will not be deemed as Qualifying Transaction.

For Bill Payment and JomPAY, Eligible Customers are not allowed to perform split payments of any bills/invoices. The split transactions will not be counted or be deemed as Qualifying Transaction.

- 3.3 A total of 10,000 winners will be selected to win the Cash Prize under this Campaign.
- 3.4 At the end of the Campaign Period, all entries under this Campaign will be listed and sorted based on the date and time of the Qualifying Transaction in ascending order. The total number of entries will then be divided by 10,000 (for the purpose of shortlisting the 10,000 winners) and the result will be rounded down to the nearest whole number.

For example, if there is a total entries of 1,500,000 under this Campaign, then the total entries will be divided by 10,000. The first shortlisted winner will be the entry at the position no. 150, the second shortlisted winner will be the entry at the position no. 300 and so on until all 10,000 winners are selected.

- 3.5 Each Eligible Customer is entitled to win one (1) Cash Prize only throughout the Campaign Period.

In the event the Eligible Customer has been selected as a winner for the Cash Prize for any of his earlier entry, his subsequent entries will not entitled him to the Cash Prize regardless of the position and the entry in the next position in the list will be shortlisted as the winner.

- 3.6 The Cash Prize will be credited into the successful Eligible Customer's account held with PBB and/or PIBB in the subsequent month after the end of the Campaign Period.

- 3.7 PBB reserves the right to:-

a) forfeit the Cash Prize where:

- (i) there is a termination, suspension or closure of the successful Eligible Customer's account; or
- (ii) the successful Eligible Customer's account are dormant

prior to the crediting of the Cash Prize into the successful Eligible Customer's account; or

b) forfeit the Cash Prize in the event of non-compliance of these Terms and Conditions, the terms and conditions governing the Eligible Customer's deposit / credit card / credit card-i accounts, the terms and conditions governing MyPB and any terms and conditions governing the services utilised by the Eligible Customer for the purpose of this Campaign.

- 3.8 The Cash Prize awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Customer agrees to be bound by these Terms and Conditions, the terms and conditions governing the Eligible Customer's deposit / credit card / credit card-i accounts, the terms and conditions governing the MyPB and any terms and conditions governing the services utilised by the Eligible Customers (including any amendments, variations and/or revision to such terms and conditions) for the purpose of this Campaign. In the event of any inconsistency between these Terms and Conditions and the terms and conditions governing the Customer's deposit / credit card / credit card-i accounts, the terms and conditions governing the MyPB and any terms and conditions governing the services utilised by the Eligible Customer, these Terms and Conditions shall prevail for the purpose of this Campaign.
- 4.2 The Eligible Customer agrees and grants their consent to PBB and/or PIBB to process, collect, use and store all of their information for the purpose of this Campaign.
- 4.3 The Eligible Customer agrees and grants their consent to PBB and/or PIBB to publish their details such as name on PBB's website and social media.
- 4.4 Any props, accessories or equipment featured together with the Cash Prize in all printed materials, website, mobile banking app, social media platforms or PBB and/or PIBB branches are for decorative purposes only and shall not form part of the Cash Prize.
- 4.5 The Eligible Customer acknowledges and agrees that the records of transactions maintained by PBB and/or PIBB and the decision of PBB and/or PIBB on all matters relating to this Campaign shall be final, conclusive and binding on the Eligible Customer. PBB and/or PIBB will not entertain any appeals or correspondences from any Eligible Customer and/or third party on any matter concerning this Campaign.
- 4.6 PBB and/or PIBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Customer and/or third parties resulting directly or indirectly from this Campaign and/or the Cash Prize unless it is due to PBB's and/or PIBB's gross negligence or willful misconduct specifically related to this Campaign.
- 4.7 PBB and/or PIBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign and/or the Cash Prize offered and published in any mass media, marketing or advertising materials.
- 4.8 To the fullest extent permitted by law, PBB and/or PIBB 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 Cash Prize under this Campaign.

- 4.9 To the fullest extent permitted by law, PBB and/or PIBB shall not be responsible for any failure or delay in the transmission of any transactions being transacted through MyPB or being captured in PBB's and/or PIBB's system, which may result in the Eligible Customer being omitted from the selection process during the Campaign Period.
- 4.10 PBB and/or PIBB reserves the right:-
- a) to add, delete or vary these Terms and Conditions, from time to time, wholly or in part, by providing at least twenty-one (21) calendar days' prior notice to the Eligible Customer through posting on PBB's and/or PIBB's website, displaying notice at PBB's and/or PIBB'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; and
 - b) to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period, in whole or in part, at any time, with prior notice. For the avoidance of doubt, any cancellation, withdrawal, extension, termination or suspension of this Campaign shall not entitle the Eligible Customer to any claim or compensation against PBB and/or PIBB for any and all losses or damages suffered or incurred by the Eligible Customer whether as a direct or indirect result of such cancellation, withdrawal, extension, termination or suspension.
- 4.11 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.
- 4.12 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customer agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.
- 4.13 The Eligible Customer may view PBB's and/or PIBB's Privacy Notice which states how PBB and/or PIBB uses their information at PBB's and/or PIBB's website or any of PBB's and/or PIBB's branches.
- 4.14 The Eligible Customer is reminded to read and understand these Terms and Conditions before participating in this Campaign. In the event there are any terms that the Eligible Customer does not understand, the Eligible Customer is advised to seek independent advice and discuss further with PBB and/or PIBB's representative.