

PB OVERSEAS REMITTANCE CAMPAIGN

TERMS & CONDITIONS

The “PB Overseas Remittance Campaign” (“Campaign”) is launched by Public Bank Berhad Company Registration No. 196501000672 [6463-H] (“PBB”) and Public Islamic Bank Berhad Company Registration No. 197301001433 [14328-V] (“PIBB”) The terms and conditions below (“Terms and Conditions”) shall govern this Campaign.

1. Campaign Period

- 1.1 The Campaign will run from **1 January 2025** to **30 June 2025**, both dates are inclusive, or such other dates as determined by PBB / PIBB (“Campaign Period”).

2. Eligibility

- 2.1 The Campaign is open to individuals aged 18 years and above as at the time of participation and non-individuals i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies. This includes permanent and/or contract employees of PBB, PIBB and Public Investment Bank Berhad (“Eligible Participant”).
- 2.2 The following persons are **NOT** eligible to participate in this Campaign:
 - a) Individual who are or become mentally unsound;
 - b) Non-individual and individual who have been adjudicated bankrupt, wound-up or have legal proceedings of any nature instituted against them; and
 - c) Non-individual and individual whose accounts held with PBB and/or PIBB are in delinquent or unsatisfactorily conducted as determined by PBB and/or PIBB.
- 2.3 The Campaign is applicable to **Outward Remittance i.e. Outward Foreign Telegraphic Transfer (“FTT”)** transactions performed over-the-counter at any PBB or PIBB branch in Malaysia only.
- 2.4 The transaction performed via Outward Remittance is not protected by Perbadanan Insurans Deposit Malaysia.

3. Campaign Mechanics

3.1 This Campaign offers **zero service charge** on all **Outward Remittance** transactions from any PBB or PIBB branches to any bank including overseas branches / subsidiaries of PBB in Vietnam, Hong Kong, Cambodia, Sri Lanka and Laos during the Campaign Period.

3.2 The beneficiary of the Outward Remittance transaction will also enjoy **lower service charge** on all **Inward Remittance** during the Campaign Period if the money is remitted to any account maintained at the following PBB overseas branches / subsidiaries: -

- a) Public Bank Vietnam Limited in Vietnam ("PBV")
- b) Public Bank (Hong Kong) Limited in Hong Kong ("PBHK")
- c) Cambodian Public Bank Plc in Cambodia ("CPB")
- d) Public Bank Berhad in Sri Lanka ("SLO")
- e) Public Bank Berhad in Laos ("LAOS")

3.3 The remittance service charges under this Campaign are as follows:

Remittance Transaction	Campaign Service Charge	
Outward remittance from any PBB or PIBB branch in Malaysia to Vietnam, Hong Kong, Cambodia, Sri Lanka or Laos. (Charged to sender in Malaysia)	Zero Service Charge	
Inward remittance from any PBB or PIBB branch in Malaysia to an account maintained with PBV, PBHK, CPB, SLO and LAOS (Charged to beneficiary)	PBV	<ul style="list-style-type: none"> • USD2 flat for Individuals / USD5 flat for Entities • No service charge for remittances in VND
	PBHK	<ul style="list-style-type: none"> • HKD30
	CPB	<ul style="list-style-type: none"> • 0.05% or minimum USD5 flat (whichever is higher) • No service charge for remittances in KHR
	LAOS	<ul style="list-style-type: none"> • 0.1% or minimum USD5 flat (whichever is higher) • No service charge for remittances in LAK
	SLO	<ul style="list-style-type: none"> • USD2 • No service charge for remittances in LKR

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these Terms and Conditions and the terms and conditions which governed FTT (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 which governed FTT, these Terms and Conditions shall prevail for the purpose of this Campaign.
- 4.2 The Eligible Participant acknowledges and agrees that the records of transactions maintained by PBB and PIBB and the decision of PBB and PIBB in relation to any matter on this Campaign shall be final, conclusive and binding on them. PBB or PIBB will not entertain any appeals or correspondences from any Eligible Participant and/or third party on any matter concerning this Campaign.
- 4.3 The Eligible Participant agrees and grants the consent to PBB and PIBB to process, collect, use and store all of the Eligible Participant's information given in the remittance form for the purpose of this Campaign.
- 4.4 PBB and PIBB shall not be responsible nor accept any liabilities of any nature and howsoever arising or suffered by the Eligible Participant and/or third parties resulting directly or indirectly from this Campaign unless it is due to PBB's or PIBB's gross negligence or willful misconduct specifically related to this Campaign.
- 4.5 PBB and PIBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign offered and/or published in any mass media, marketing or advertising materials.
- 4.6 To the fullest extent permitted by law, PBB and 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, in respect of this Campaign.
- 4.7 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.

4.8 PBB and PIBB 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 / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by PBB / PIBB 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 day prior notice to the Eligible Participant through posting on PBB's / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by PBB / PIBB 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 / PIBB for any and all losses or damages suffered or incurred by the Eligible Participant, whether as a direct or indirect results of such cancellation, withdrawal, suspension or termination.

4.9 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 in Malaysia.

4.10 The Eligible Participant may view PBB's / PIBB's Privacy Notice which states how PBB / PIBB uses the Eligible Participant's information on PBB's / PIBB's website or at any of PBB's / PIBB's branches.

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