TERMS AND CONDITIONS GOVERNING THE "PB eFD via FPX" CAMPAIGN

The "PB eFD via FPX" Campaign ("Campaign") is launched by Public Bank Berhad (Company Registration No. 196501000672 [6463-H]) ("PBB"). The terms and conditions below shall govern this Campaign ("Terms and Conditions").

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 Public Bank Online Banking.

2. Eligibility

2.1 The Campaign is open to all new and existing PB eFixed Deposit ("eFD") account holders who is 18 years old and above as at the time of participation including permanent or contract employees of PBB, Public Islamic Bank Berhad ("PIBB") and Public Investment Bank Berhad ("Eligible Participant"). eFD can only be held solely by one (1) individual.

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

a) joint Conventional or Islamic personal current / savings account ("CASA / CASA-i") account holders;

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

c) individuals who are or become mentally unsound;

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

e) individuals 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 under this Campaign is **eFD***.

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

3.2 Subject to these Terms and Conditions, Eligible Participant is entitled to enjoy promotional interest rate as stated in Appendix I for the eFD placement through fund transfer from other banks via Financial Process Exchanges ("FPX") during the Campaign Period.

FPX is a secure online payment method that facilitates interbank transfer of funds and it is facilitated by Payments Network Malaysia Sdn Bhd. ("PayNet"). For further details, Eligible Participant may refer to PayNet's website.

3.3 The Eligible Participant's eFD must be linked to the Eligible Participant's personal current account/current account-i or savings account/savings account-i ("CASA / CASA-i") for the purpose of facilitating the placement of the eFD, interest payment and withdrawal of the eFD. For the avoidance of doubt, only selected CASA / CASA-i as determined by PBB from time to time can be selected as the designated CASA / CASA-i.

3.4 For placement through FPX, the maximum deposit amount per transaction is based on the limit permitted by PBB or the limit permitted by and set with the relevant banks in relation to such transfer, whichever is lower.

3.5 Eligible Participant is allowed to make multiple placements through FPX subject to the minimum and maximum placement amount as follows:

eFD Placement	
Minimum (RM)	**Maximum (RM)**
5,000 (per placement)	2,000,000 (per eFD account)

3.6 The promotional interest rate is only available for eFD placement through FPX via Public Bank Online Banking during the Campaign Period, from six (6) a.m. to eleven (11) p.m., seven (7) days a week, or during such hours as stipulated by PBB at Public Bank Online Banking.

3.7 The eFD placement via FPX is for 6-month, 9-month, or 12-month placement only. The promotional interest rate is applicable for one (1) cycle only. The eFD will be automatically renewed for 6-month, 9-month, or 12-month tenure at PBB's prevailing board rates with the eFD interest to be credited into the Eligible Participant's designated CASA / CASA-i or added to the principal amount upon maturity.

3.8 Interest is calculated based on the actual number of days.

3.9 Upon maturity, the eFD interest will be credited into the Eligible Participant's designated CASA / CASA-i or added to the principal amount in accordance with PBB's standard operational rules for crediting of eFD interest.

3.10 Withdrawals of eFD can only be performed via Public Bank Online Banking. The principal sum and interest earned (if any) will be automatically credited into the designated CASA / CASA-i.

3.11 **Any eFD placement which is made under this Campaign and withdrawn prior to its maturity will not be entitled to any interest.**

The above condition will remain applicable upon renewal of eFD placements.

3.12 Partial withdrawal of the eFD placement is **not** allowed.

3.13 This Campaign is **not** valid with any other product promotions or campaigns that are concurrently offered by PBB.

3.14 Any eFD placement made under this Campaign is not allowed to be pledged as security for any overdraft or any other facility or financing.

4. General Terms and Conditions

4.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these Terms and Conditions, the terms and conditions governing the Eligible Product, the terms and conditions governing CASA/CASA-i and/or any other terms and conditions governing the services utilised by the Eligible Participant relating to this Campaign (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 Product, the terms and conditions governing CASA/CASA-i and/or any other terms and conditions governing the services utilised by the Eligible Participant relating to this Campaign, 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 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.

4.3 The Eligible Participant agrees and grants the consent to PBB to process, collect, use and store all of the Eligible Participant's information given for the purpose of this Campaign.

4.4 PBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participant and/or third party whether resulting directly or indirectly from this Campaign unless it is due to PBB's gross negligence or willful misconduct in specifically related to this Campaign.

4.5 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign in any mass media, marketing or advertising materials.

4.6 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.

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 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 day 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. 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; and

c) to revise the promotional interest rate under this Campaign by providing 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.

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 of Malaysia.

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

****

The Remainder of This Page Has Been Intentionally Left Blank

****

Appendix I

The promotional interest rates offer under “PB eFD via FPX” Campaign are as follows:

For Campaign Period from 1 October 2026 to 25 October 2026:

Tenure	Promotional Interest Rates (% p.a.)
6-Month	3.60
9-Month	3.75
12-Month	3.70

For Campaign Period from 26 October 2026 to 31 December 2026:

Tenure	Promotional Interest Rates (% p.a.)
6-Month	3.80
9-Month	3.85
12-Month	3.90