# TERMS AND CONDITIONS GOVERNING THE "PB RCB SPECIAL FIXED DEPOSIT / TERM DEPOSIT-i" CAMPAIGN

The "PB RCB Special Fixed Deposit / Term Deposit-i" Campaign ("Campaign") is launched jointly by Public Bank Berhad (Registration No. 196501000672 (6463-H)) ("PBB") and Public Islamic Bank Berhad (Registration No. 197301001433 (14328-V)) ("PIBB"). 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 / PIBB ("Campaign Period").

## 2. Eligibility

2.1 This Campaign is open to Red Carpet Banking ("RCB") customers who maintain a minimum value / net asset value as stated in Table A. The minimum value / net asset value is a combination of the following:

i) Aggregated deposits in any or all of their individual or joint Deposit Account(s)* (as defined in the terms and conditions governing RCB Membership ("RCB T&C")); and / or
ii) Investment (as defined in RCB T&C); and / or
iii) Bancassurance / Bancatakaful (as defined in RCB T&C).

("Eligible Participant").

* The Deposit Account(s) are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

**Table A**

| RCB Membership Category | Minimum Value / Net Asset Value |
|---|---|
| RCB Gold | RM300,000 |
| RCB Elite | RM1,000,000 |

2.2 This Campaign is available at all PBB and PIBB branches including RCB Centres in Malaysia.

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

a) permanent and/or contract employees of PBB, 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 / PIBB are in delinquent or unsatisfactorily conducted as determined by PBB / PIBB.

## 3. Campaign Mechanics

3.1 The Eligible Product(s) under the Campaign are as follows:

| No. | Eligible Product(s) |
|---|---|
| 1 | PLUS Fixed Deposit ("PLUS FD")* |
| 2 | Term Deposit-i ("TD-i")* |

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

3.2 The Eligible Participant who makes a placement of a minimum sum of Ringgit Malaysia Ten Thousand (RM10,000) per PLUS FD / TD-i placement ("placement") in Eligible Product(s) during the Campaign Period is entitled to enjoy the promotional interest / profit rates as stated in Appendix I.

3.3 The PLUS FD / TD-i placement is subject to a minimum and maximum placement amount as follows:

| Minimum | Maximum |
|---|---|
| RM10,000 per placement | RM10 Million per Eligible Product |

3.4 The Eligible Participant is allowed to make multiple PLUS FD / TD-i placements subject to a minimum amount of Ringgit Malaysia Ten Thousand (RM10,000) per placement and up to a maximum of Ringgit Malaysia Ten Million (RM10,000,000) per Eligible Product.

3.5 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 account, if not the monies or funds will no longer be deemed as "fresh funds".

3.6 A PLUS FD / TD-i placement confirmation advice will be issued upon receipt and acceptance by PBB / PIBB of the PLUS FD / TD-i placement under this Campaign.

3.7 The PLUS FD / TD-i is for 6-month or 9-month or 12-month placement only. The PLUS FD / TD-i promotional interest / profit rate is applicable for one (1) cycle only. The PLUS FD / TD-i will be automatically renewed for 6-month or 9-month or 12-month tenure at PBB's / PIBB's prevailing interest / profit board rates with the PLUS FD interest / TD-i profit (whichever applicable) to be credited into the Eligible Participant's designated current account / current account-i or savings account / savings account-i ("CASA / CASA-i") or added to the principal amount upon maturity.

3.8 The accountholder(s) for PLUS FD / TD-i and CASA / CASA-i must be in the name of the same individual(s).

3.9 Interest or profit (whichever applicable) is calculated based on the actual number of days.

3.10 Upon maturity, the PLUS FD interest / TD-i profit (whichever applicable) will be credited into the Eligible Participant's designated CASA / CASA-i or added to the principal amount in accordance with PBB's / PIBB's standard operational rules for crediting of PLUS FD interest / TD-i profit (whichever applicable).

3.11 **Any PLUS FD / TD-i placement which is made under this Campaign and withdrawn prior to its maturity will not be entitled to any interest / profit (whichever applicable).**

**The above condition will remain applicable upon renewal of the PLUS FD / TD-i placements.**

3.12 Partial withdrawal of the PLUS FD / TD-i placement is **not** allowed.

3.13 All instructions for withdrawal of the PLUS FD / TD-i placement must be made by giving clear and precise instructions in writing and duly signed by the relevant authorised signatory(ies) of the accountholder with regard to the withdrawal and disposal of the placement. PBB and PIBB are entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB or PIBB, as the case may be, differ from the specimen signature(s) in PBB's or PIBB's system. All alterations in such instructions should be confirmed by the authorised signatory(ies) in which the signature(s) shall be in accordance with the specimen signature(s) in PBB's or PIBB's system.

3.14 Any PLUS FD / TD-i placement made under this Campaign shall not be pledged as security for any overdraft, cash line facility-i, any other facility or financing.

3.15 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB and/or PIBB.

## 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(s), terms and conditions governing the RCB Membership and terms and conditions governing CASA / CASA-i (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(s), terms and conditions governing the RCB Membership and the terms and conditions governing CASA / CASA-i, 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 and 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 relating to the Eligible Product(s), CASA and CASA-i for the purpose of this Campaign.

4.4 PBB and PIBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participant and/or third party 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 unauthorised third party in respect of this Campaign 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, 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 and PIBB reserve 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 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 / 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 result of such cancellation, withdrawal, suspension or termination; and

c) to revise the promotional interest / profit rates under this Campaign by providing 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.

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 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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Appendix I

The promotional interest / profit rates offered under "PB RCB Special Fixed Deposit / Term Deposit-i" Campaign are as follows:

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

| Tenure | Promotional Interest / Profit Rates (% p.a.) | |
|---|---|---|
| | RCB Gold | RCB Elite |
| 6-Month | 3.65 | 3.65 |
| 9-Month | 3.80 | 3.80 |
| 12-Month | 3.75 | 3.80 |

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

| Tenure | Promotional Interest / Profit Rates (% p.a.) | |
|---|---|---|
| | RCB Gold | RCB Elite |
| 6-Month | 3.85 | 3.90 |
| 9-Month | 3.90 | 3.95 |
| 12-Month | 4.00 | 4.10 |