

TERMS AND CONDITIONS GOVERNING THE “PB 60TH DIAMOND JUBILEE CELEBRATION” CAMPAIGN

The “**PB 60th Diamond Jubilee Celebration**” Campaign (“Campaign”) is launched by Public Bank Berhad (Registration No. 196501000672 [6463-H]) (“PBB”). The terms and conditions below (“Terms and Conditions”) shall govern this Campaign.

1. Campaign Period

- 1.1 This Campaign will run from **1 January 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 individual customers aged 18 years old and above as at the time of participation (“Eligible Participant”).
- 2.2 In the case of a joint deposit/investment/loan account, the Eligible Participant would be the first named accountholder of such account as stated in the records of PBB.
- 2.3 In the case of an account opened on behalf of the minor by the parent / guardian, the Eligible Participant would be the first named parent / guardian of the account as stated in the records of PBB.
- 2.4 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-proprietors, 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 Mechanisms

3.1 The Eligible Products and Services (“Eligible Products and Services”) under this Campaign are as follows:

Eligible Products / Services	Description
Unit Trust^a (“UT”)	<ul style="list-style-type: none"> i. Conventional PB Series / Public e-Series of Equity / Balanced / Mixed Asset Fund / Private Retirement Scheme (“PRS”) ii. Conventional PB Series / Public e-Series of Bond / Fixed Income Fund
Insurance	<ul style="list-style-type: none"> i. Conventional Single Premium Bancassurance Products^b ii. Conventional Regular Premium Bancassurance Products^b iii. Lonpac Travel and Personal Accident Insurance^c
Investment	<ul style="list-style-type: none"> i. Gold / eGold Investment Account^d ii. PB Sharelink Account^e <ul style="list-style-type: none"> - Cash Trading Account - Collateralised Trading Account - Margin - Margin Plus Trading - Margin - Special Pricing - Margin Plus Trading - Special Pricing iii. Open-Ended Structured Product Investment^d iv. Closed-Ended Structured Product Investment^d
Remittance^f	<ul style="list-style-type: none"> i. Inward / Outward Foreign Telegraphic Transfer (“FTT”)
Credit Card	<ul style="list-style-type: none"> i. PB Credit Card
Hire Purchase	<ul style="list-style-type: none"> i. Conventional Hire Purchase Financing
Housing / Fixed Loan	<ul style="list-style-type: none"> i. Conventional Housing Loan ii. Conventional Fixed Loan for Individual
Deposit^g	<ul style="list-style-type: none"> i. Conventional Current and Savings Account including Foreign Currency Current Account (“CASA”) ii. Conventional Fixed Deposit Account including Foreign Currency Fixed Deposit Account (“FD”)
Online / Mobile Banking	<ul style="list-style-type: none"> i. DuitNow Transfer ii. DuitNow QR iii. Bill Payment iv. JomPAY v. Card Payment vi. Prepaid Top-Up vii. Loan Payment viii. Financial Process Exchange (“FPX”)

^a The UT is managed by Public Mutual Berhad (“PMB”).

^b The Bancassurance products are underwritten by AIA Berhad.

^c The Lonpac Travel and Personal Accident Insurance is underwritten by Lonpac Insurance Berhad.

^d Not protected by PIDM.

^e The funds in PB Sharelink account are protected by PIDM up to RM250,000 for each depositor. Shares in PB Sharelink account are not protected by PIDM.

^f The transaction performed via Remittance is not protected by PIDM.

^g Protected by PIDM up to RM250,000 for each depositor.

- 3.2 During the Campaign Period, Eligible Participants will stand a chance to win a Special Prize, Guaranteed Prize, Quarterly Prize and Bonanza Prize by earning Diamond Entries in each calendar month by fulfilling any of the criteria* stated in Table A below:

***(Eligible Participants are advised to refer to Clause 4 for the terms specific to each Eligible Product / Service for the purposes of this Campaign).**

Table A

No.	Eligible Products / Services	Criteria	No. of Diamond Entry(ies) earned
1	UT	For every RM5,000 invested in Conventional PB Series / Public e-Series of Equity / Balanced / Mixed Asset Fund / PRS	4
		For every RM15,000 invested in Conventional PB Series / Public e-Series of Bond / Fixed Income Fund	2
2	Insurance	For every RM1,500 purchased in Conventional Single Premium Bancassurance Product	1
		For every RM4,000 annual premium amount for Conventional Regular Premium Bancassurance Product	4
		Signed up Travel Insurance / Personal Accident Insurance of RM250 and above	1
3	Investment	For every RM4,000 of gold purchase / gold sale	2
		For every RM40,000 Trading Volume of share trading	1
		For every RM50,000 or its equivalent in Ringgit Malaysia ("RM") invested in Open-Ended Structured Product Investment	2
		For every RM35,000 or its equivalent in RM invested in Closed-Ended Structured Product Investment	3
4	Remittance	For every RM3,000 or its equivalent in RM in FTT	1
5	Credit Card	New Cardmembers who apply for and have any principal PB Credit Card approved	5 (one-off)
		Spend a minimum cumulative amount of RM3,000 on all PB credit cards	1
		For every successful balance transfer of RM3,000 (excluding all monthly instalment amount)	1
6	Hire Purchase	Applied for each Conventional Hire Purchase financing with minimum financing amount of RM30,000, that is approved and disbursed during the Campaign Period and maintain a CASA with PBB	3

No.	Eligible Products / Services	Criteria	No. of Diamond Entry(ies) earned	
7	Housing / Fixed Loan	Applied and accepted each approved Conventional Housing / Fixed loan with minimum amount of RM300,000 and maintain a CASA with PBB	5	
8	Deposit	CASA	For every Incremental Monthly Average Balance (“MAB”) of RM5,000 or its equivalent in RM	2
			Maintain minimum MAB of RM30,000 or its equivalent in RM	1
		FD	Maintain minimum Incremental MAB of RM50,000 or its equivalent in RM	1
			Maintain minimum MAB of RM300,000 or its equivalent in RM	1
9	Online / Mobile Banking	Minimum 3 DuitNow transfer via proxy / account / DuitNow QR / DuitNow QR Cross Border transactions with minimum cumulative transaction value of RM500	1	
		Minimum 3 bill payment / JomPAY / card payment / loan payment / prepaid top-up transactions with minimum cumulative transaction value of RM500	1	
		Perform minimum 3 FPX transactions with minimum cumulative transaction value of RM500	1	
10	New-To-Bank (“NTB”) customer	NTB customer refers to individual who do not maintain any records / relationship with PBB and PIBB prior to the Campaign Period.	10 (one-off)	

4. Terms Specific to Eligible Products and Services

4.1 Terms Specific to UT

- a) UT investment perform via online through Public Mutual Online (“PMO”) is allowed to participate in this Campaign, subject to the Eligible Participant fulfilling the Campaign criteria.

For the avoidance of doubt, any UT investment performed via PMO is required to be attended by PBB Licensed Sales Staff with PBB Agent Code selected as the UT consultant in the PMO for the purpose of this Campaign.

- b) The Eligible Participants are allowed to combine / accumulate different types of funds within the same category as stated in Table A.

Example

Eligible Participant A has invested in PB Series of Equity fund. The accumulation of funds is only allowed for UT investment within the same category of UT (i.e. Conventional PB Series / Public e-Series of Equity / Balanced / Mixed Asset Fund / PRS).

- c) Switching transactions from zero-load, low-load and 1%-load units to loaded units of UT funds are allowed for this Campaign, subject to the Eligible Participant fulfilling the Campaign criteria.

Note:

- i. Zero-load units are units which have not incurred any sales charge.
 - ii. Low-load units are units which have incurred a sales charge of 0.50% or less.
 - iii. 1%-load units are units which have incurred a sales charge of above 0.50%.
 - iv. Loaded units are units which have incurred a sales charge of 3% or more.
- d) The following UT investment are NOT eligible to participate in this Campaign:
 - i. UT Investment under Shariah-based funds.
 - ii. UT Investment using funds from Employees Provident Fund (“EPF”).
 - iii. Switching transaction from loaded units to zero-load, low-load, 1%-load and loaded units.
 - e) The Eligible Participant is deemed to have not fulfilled the Campaign criteria above if UT is cancelled during the “cooling-off period” or in the event the UT investment is rejected by PMB.

“Cooling-off period” refers to a period of six (6) business days commencing from the date of receipt of the investment application form and payment by PMB. Such cooling-off period is only applicable to Eligible Participants who invest in any UT funds with PMB for the first time.

- f) The UT investment is subject to the terms and conditions issued by PMB.

4.2 Terms Specific to Insurance

- a) The Eligible Participant must be the Policy Owner.
- b) The Eligible Participants can purchase in multiple policies for each Bancassurance products within the Campaign Period.
- c) The Bancassurance products which are credit related, all group plans, sold through telemarketing channel or online channels are not eligible for this Campaign.
- d) Bancatakaful products are not eligible for this Campaign.
- e) The purchase date / policy set-in-force date must be within the Campaign Period.
- f) The Eligible Participant is deemed to have not fulfilled the Campaign criteria if:
 - i. the insurance is cancelled during the “Free Look Period” or in the event the purchase of the insurance product is rejected by the insurance company; or
 - ii. the insurance is cancelled by the Eligible Participants.

“Free Look Period” refers to the relevant period commencing from the date of receipt of the policy document by the Eligible Participant pertaining to the relevant insurance product, whether it is hardcopy / e-Policy.
- g) Combination of multiple policies from the same policyholder to meet the minimum premium amount is eligible to participate in this Campaign provided the policies are within the same category as stated in Table A.
- h) The premium amount excludes any ad hoc / regular top up.
- i) The purchase of the insurance is also subject to the terms and conditions issued by AIA Berhad and Lonpac Insurance Berhad, as the case may be.

4.3 Terms Specific to Investment

- a) Only PB Sharelink account that has been linked with an active Central Depository System (“CDS”) account maintained with Bursa Malaysia Berhad (“Bursa”) and trading account maintained with PIVB is eligible to participate in this Campaign.
- b) In the event that the Eligible Participant maintains more than one (1) PB Sharelink accounts during the Campaign Period, the Trading Volume concluded in each of the PB Sharelink accounts within the calendar month will be accumulated for the purpose of determining the total Trading Volume to calculate the Diamond Entry entitlement for the said calendar month.
- c) “Trading Volume” refers to the cumulative Share Trading Contract value (value not inclusive of brokerage amount, stamp duty and clearing fee).
- d) “Share Trading Contract” means a contract where a “Buy” or “Sell” order of a stock has been matched and confirmed by Bursa and a contract note has been issued by PIVB.
- e) Open-Ended Structured Product Investment (“SPI”) refers to the products ongoing offered by PBB.
- f) Closed-Ended SPI refers to the product that is offered for a limited time.
- g) Combination or accumulation of SPI is allowed within a calendar month provided that the SPI is within the same category as stated in Table A.
- h) The Eligible Participant is deemed to have NOT fulfilled the Campaign criteria if the SPI is:
 - i. cancelled during the cooling-off period; or
“Cooling-off period” refers to the specified period stated in the respective SPI’s term sheet.
 - ii. rejected or cancelled by PBB; or
 - iii. early redeemed by the Eligible Participant.

4.4 Terms Specific to Credit Card

- a) “New Cardmembers” refers to Eligible Participants who:
 - i. do not hold any credit card with PBB and/or PIBB; or
 - ii. have cancelled his / her credit card with PBB and/or PIBB for more than two (2) years prior to date of their new application.
- b) A minimum cumulative spend of RM3,000 shall include retail and online transactions charged in local and foreign currency (“Eligible Spend”).
- c) Eligible Spend for this Campaign shall include all local/overseas retail spend, online purchases in local/foreign currency and new Zero Interest Instalment Plan (“ZIIP”) full purchase amount and excludes Flexipay and ZIIP monthly instalment amount, balance transfer, auto-debit, recurring payments, payments for utilities, direct marketing, insurance premiums, government-related payments, payment via PBB’s online banking, mobile banking and automated teller machine, any refund, disputed, unauthorized or fraudulent retail transaction, cash advance, quasi cash, forex transaction, casino transactions, interest payments, late payment fees, finance charges, annual fees, reversals, payment to charity(ies) and any other form of service / miscellaneous fees.
- d) Eligible Spend by Supplementary Cardmember(s) shall be aggregated with the Principal Cardmember’s Eligible Spend and the total aggregated Eligible Spend amount will be used to determine the minimum cumulative spend of RM3,000 required for the Principal Cardmember’s Diamond Entries.
- e) Successful balance transfer of RM3,000 (exclude all monthly instalment amount) refers to any application for PB Balance Transfer submitted by the Eligible Participant with minimum cumulative amount of RM3,000 where the application successfully approved by PBB during the Campaign Period.
- f) Eligible Participants are bound by the terms and conditions of any campaign that is related to PB Balance Transfer.
- g) The example of successful balance transfer is as follows:

Balance Transfer Approved Amount	:	RM3,000
Interest Rate	:	0% p.a.
Tenure	:	6 Months
Monthly Instalment	:	RM500
Amount Considered for Diamond Entry	:	RM3,000
Diamond Entry Entitlement	:	1

- h) In the event that there is any reversal of any credit card transactions made on any one of the Campaign criteria under Credit Card category, there will be no Diamond Entries earned on the reversed transaction.

4.5 Terms Specific to Hire Purchase & Housing Loan / Fixed Loan

- a) Eligible Participant is required to maintain a CASA with PBB during the Campaign Period to be entitled to the Diamond Entries.
- b) The CASA maintained with PBB must **NOT** be closed, suspended, cancelled, terminated, dormant or inactive.
- c) In the event the Eligible Participant does not open/maintain any CASA with PBB during the Campaign Period, the Eligible Participant will not be entitled to the Diamond Entries.

4.6 Terms Specific to Deposit

- a) The calculation of MAB and Incremental MAB are as follows:
 - i. New Deposit account opened during the Campaign Period:

Description	Account Opening Month	Subsequent Month
MAB	Aggregated daily day-end balances from the day the Deposit account is opened to the last day of the calendar month divided by total actual number of days from the day the Deposit account is opened to the last day of the calendar month	Aggregated daily day-end balances for the calendar month divided by total actual number of days in the calendar month
Baseline	The baseline is zero	MAB of the previous calendar month
Incremental MAB	MAB minus Baseline	

- ii. Deposit account opened prior to the Campaign Period:

Description	January 2026	Subsequent Month
MAB	Aggregated daily day-end balances for the calendar month divided by total actual number of days in the calendar month	
Baseline	Day-end balance as at 31 December 2025	MAB of the previous calendar month
Incremental MAB	MAB minus Baseline	

The calculation of MAB and Incremental MAB are as per the Illustrations in Appendix I.

4.7 Terms Specific to Online / Mobile Banking

- a) The following transactions **will not be deemed** as a qualifying transaction for the Eligible Participant to earn Diamond Entries:
- i. Any transfer or payment via DuitNow transfer via proxy / account / DuitNow QR / DuitNow QR Cross Border to the Eligible Participant's own account or joint account held with PBB, PIBB and/or any other banks or e-wallet / e-money providers such as the Touch' n Go e-wallet by TNG Digital Sdn Bhd; and
 - ii. Bill payment to billers not listed in PBB's Online Banking and Mobile Banking.
- b) In the event that there is any reversal on any of the transactions made under any one of the Campaign criteria under the Online / Mobile Banking category, there will be no Diamond Entries earned on the reversed transaction.

5. Special Prize

- 5.1 During the Campaign Period, the first 6,000 Eligible Participants who achieve a minimum of 150 Diamond Entries will be entitled to Special Prize (i.e. one (1) unit of Limited Edition PB Smart Watch).
- 5.2 The Special Prize will be given on a first-come, first-served basis. PBB is not obliged to substitute or replenish the Special Prize once the Special Prize have been fully allocated to all the Eligible Participants.
- 5.3 Each Eligible Participant will only be entitled to win one (1) Special Prize under this Campaign.

- 5.4 The winners will be notified by PBB and they are required to collect the Special Prize from PBB branch within eight (8) weeks from the date they are notified by PBB on their entitlement to the Special Prize. PBB may forfeit the Special Prize and reserves the right to select and contact the next short-listed Eligible Participant in the event that the Special Prize is not collected within eight (8) weeks from the date of notification.
- 5.5 Upon collection of the Special Prize, the winners shall immediately check and examine the Special Prize for any defect or damage in the branch. Any defect or damage shall be reported to the branch's staff immediately upon inspection of the Special Prize.

6. Guaranteed Prize

- 6.1 During the Campaign Period, Eligible Participants who accumulate the Diamond Entries under the respective Tier Category will be entitled to a cumulative Guaranteed Prize (i.e. Cash Reward) as stated in Clause 6.2.
- 6.2 Upon fulfilling the respective Diamond Entries earned, the Cash Reward will be credited to the Eligible Participant's CASA in RM maintained with PBB in accordance with the respective Tier Category as follows:

Tier Category	Diamond Entries Earned	Cash Reward to be credited (RM)	Total Cumulative Cash Reward Entitlement (RM)
Bronze	150 to 299	120	120
Silver	300 to 499	200	320
Gold	500 to 799	330	650
Platinum	800 to 1,199	600	1,250
Diamond	1,200 and above	950	2,200

- 6.3 The top 60 Eligible Participants with the highest Diamond Entries under Diamond Tier will be entitled to an extra Cash Reward of RM3,800 where the total cumulative cash reward entitlement is RM6,000 (inclusive of all the Cash Reward credited for each respective Tier Category).

For the avoidance of doubt:-

In the event of a tie on the number of Diamond Entries earned by the Eligible Participants, the Eligible Participant who first accumulate the highest Diamond Entries will be selected as the winner.

- 6.4 The winners of the Guaranteed Prize will be notified by PBB within two (2) to sixteen (16) weeks after the calendar month in which the Eligible Participant reaches the respective Tier Category.

7. Diamond Entry Multiplier

- 7.1 The Diamond Entry(ies) earned by the Eligible Participants will be multiplied according to the respective Tier Category for the purposes of a winner selection for the Quarterly Prize and Bonanza Prize as shown below:

Tier Category	Diamond Entry Earned	Diamond Entry Multiplier
Basic	1 to 149	1
Bronze	150 to 299	2
Silver	300 to 499	3
Gold	500 to 799	4
Platinum	800 to 1,199	5
Diamond	1,200 and above	6

Example

Eligible Participant A earned 200 Diamond Entries during the Campaign Period. The Diamond Entries will be multiplied by two (2) times under “Bronze” Tier Category. Hence, the total Diamond Entries earned by Eligible Participant A to be in the run for the Quarterly Prize and Bonanza Prize is 400 Diamond Entries.

8. Quarterly Prize

- 8.1 The accumulation period of Diamond Entries earned for each quarter is as follows:

Quarter	Diamond Entry Accumulation Period for Each Quarter
1 st Quarter of 2026	January 2026 to March 2026
2 nd Quarter of 2026	January 2026 to June 2026
3 rd Quarter of 2026	January 2026 to September 2026
4 th Quarter of 2026	January 2026 to December 2026

- 8.2 During the Campaign Period, Eligible Participant who accumulates a minimum of 150 Diamond Entries will stand a chance to win the Quarterly Prize as follows:

Quarter	Quarterly Prize	No. of Winners
1 st Quarter of 2026	Proton e.MAS 7	3
	Cash Reward worth RM1,600	120
2 nd Quarter of 2026	Proton e.MAS 7	6
	Cash Reward worth RM1,600	120
3 rd Quarter of 2026	Proton e.MAS 7	9
	Cash Reward worth RM1,600	120
4 th Quarter of 2026	Proton e.MAS 7	12
	Cash Reward worth RM1,600	120

- 8.3 Each Eligible Participant will only be entitled to win one (1) Quarterly Prize under this Campaign.

- 8.4 The Cash Reward under the Quarterly Prize will be awarded to the winners across twelve (12) designated regions with ten (10) winners per designated region for every quarter. Eligible Participant is advised to visit PBB's website for more details on the designated regions.

9. Bonanza Prize

- 9.1 During the Campaign Period, Eligible Participant who accumulates a minimum of 300 Diamond Entries will stand a chance to win the Bonanza Prize.

- 9.2 The number of Bonanza Prize to be given under this Campaign is as follows:

Category	Bonanza Prize	No. of Winners
Grand	Luxury EV Car worth RM300,000	3
First	Proton e.MAS 7	30
Second	Cash Reward worth RM26,000	30
Third	Cash Reward worth RM16,000	30
Consolation	Cash Reward worth RM6,000	100
Total		193

- 9.3 Each Eligible Participant is entitled to win one (1) Bonanza Prize under this Campaign.

- 9.4 There are a total number of 30 Proton e.MAS 7 winners under the Bonanza Prize of which one (1) winner will be selected from each of the twelve (12) designated regions i.e. a total number of twelve (12) winners across the twelve (12) designated regions and the remaining eighteen (18) winners will be selected among all designated regions.

10. Winner Selection

- 10.1 The winners for the Quarterly Prize and Bonanza Prize will be selected through random selection process.
- 10.2 The short-listed winners will be contacted by phone call and/or Short Message Service (“SMS”) and they will be required to answer one (1) question correctly to be confirmed as the winner for the Quarterly Prize and/or Bonanza Prize. PBB shall make three (3) call attempts and/or one (1) SMS attempt to the short-listed winners’ contact number maintained in PBB’s records.
- 10.3 In the event the short-listed winner fails to answer all three (3) call attempts and/or fails to respond within the stipulated timeline stated in the SMS for the SMS attempt, the short-listed winner will be automatically disqualified and PBB reserves the right to select and contact the next short-listed winner.
- 10.4 The winners for the Quarterly Prize will be notified by PBB within two (2) to sixteen (16) weeks after the end of each quarter.
- 10.5 The winners for the Bonanza Prize will be notified by PBB within two (2) to sixteen (16) weeks after the Campaign Period.

11. Prizes Fulfilment

- 11.1 The Luxury EV Car and Proton e.MAS 7 (“EV Cars”) winners under the Quarterly Prize and Bonanza Prize (“EV Cars Winners”) are required to attend the Prize Presentation Ceremony(ies) and/or other publicity programmes in Kuala Lumpur. All transportation, accommodation, personal and/or any other related costs, fees and/or expenses shall be borne by the EV Cars Winners. The date, time and venue for the Prize Presentation Ceremony(ies) will be determined by PBB from time to time.
- 11.2 In the event the EV Cars Winners fail to attend the Prize Presentation Ceremony(ies), PBB reserves the right to forfeit the EV Cars and select the next short-listed winner.
- 11.3 The handling fee, processing fee, weighing fee, delivery charges, fuel charges, personal expenses and other incidental costs shall be borne by the EV Cars Winners.

- 11.4 In the event the EV Cars is redeemed for any reason whatsoever at a retail price lower than the retail price of EV Cars, the difference in the retail price is not exchangeable or recoverable in cash, credit, cheque, or in any kind request by the EV Cars Winners.
- 11.5 PBB shall not responsible for any damages / problems / breakdown / issues pertaining to the EV Cars (whether major or minor) and any request to replace the EV Cars shall not be entertained.
- 11.6 PBB disclaims any liability, obligation or duty relating to the prizes. PBB makes no representation or warranty for the prizes and shall not be responsible to replace any defective prizes 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 prizes.
- 11.7 Any risk of loss or damage to the prizes will be passed to the winners upon delivery/collection of the prizes to the winners. PBB shall not be liable for or obliged to recognize or replace any lost, damaged or stolen prizes.
- 11.8 The prizes under this Campaign are not transferable to any third party, non-negotiable and non-exchangeable for up-front cash, credit or kind, in part or in full.
- 11.9 The prizes are given out on “as is” basis.
- 11.10 Choice of colour for the prizes, if any, is not available.
- 11.11 PBB shall not be liable for any tax or incidental cost relating to the prizes under this Campaign which may be imposed by any authority or third party due to the Eligible Participant’s entitlement to the prizes.
- 11.12 Any picture shown in any advertising, promotional, publicity and other marketing materials (“Marketing Materials”) in relation to this Campaign are solely for illustration purpose and may not depict the actual colour, model or specifications of the prizes. The prizes does not include any accessories or items shown in such Marketing Materials.
- 11.13 PBB reserves the right to substitute any of the prizes, whether in whole or in part, with that of similar value.
- 11.14 PBB reserves the right to forfeit the prizes and/or reverse any Diamond Entries in the event of non-compliance of these Terms and Conditions and/or the applicable terms and conditions governing the Eligible Products and Services and/or any other terms and conditions governing the services utilised by the Eligible Participant relating to this Campaign.

12. Cash Reward Fulfilment

- 12.1 The Cash Reward winners are required to maintain a CASA in RM with PBB for the purposes of crediting the Cash Rewards.
- 12.2 The Eligible Participant will not be entitled to the Cash Reward under this Campaign in the event their CASA in RM is closed, suspended, cancelled, terminated, dormant or inactive prior to the crediting of the Cash Reward.

13. General Terms and Conditions

- 13.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these Terms and Conditions, the applicable terms and conditions governing the Eligible Products and Services 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, the applicable terms and conditions governing the Eligible Products and Services 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.
- 13.2 The Eligible Participant agrees and consents that the Eligible Participant's name(s), contact number(s), mailing address(es) and last 4 digit of identification number in PBB's records will be forwarded by PBB to the vendor appointed by PBB for the delivery and/or collection of prizes for the purpose of this Campaign.
- 13.3 Any props, accessories or equipment featured together with the prizes in all printed materials, website, mobile banking app, social media platforms or PBB's branches are for decorative purposes only and shall not form part of the prizes.
- 13.4 The Eligible Participant acknowledges and agrees that the records of transactions maintained by PBB and the decision of PBB on all matters relating to this Campaign shall be final, conclusive and binding on the Eligible Participant. PBB will not entertain any appeals or correspondences from any Eligible Participant and/or third party on any matter concerning this Campaign and the prizes.
- 13.5 The Eligible Participant agrees and grants his/her consent to PBB to process, collect, use and store all of the Eligible Participant's information for the purpose of this Campaign.
- 13.6 The Eligible Participant shall agree for PBB to publish or display their names or photos in any mass media, marketing or advertising materials, PBB's online platforms and any other platforms as determined by PBB for the purpose of this Campaign.

- 13.7 PBB shall not be responsible nor accept any liabilities for any nature or howsoever arising or suffered by the Eligible Participant and/or third parties whether resulting directly or indirectly from this Campaign and/or the prizes, unless it is due to PBB's gross negligence or wilful misconduct specifically related to this Campaign.
- 13.8 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign, the prizes offered, and/or published in any mass media, marketing or advertising materials.
- 13.9 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 and/or the prizes under this Campaign.
- 13.10 To the fullest extent permitted by law, PBB shall not be responsible for any failure or delay in the transmission of any transactions being transacted through PBB's Online Banking and Mobile Banking or being captured in PBB's system, which may result in the Eligible Participant being omitted from the selection process during the Campaign Period.
- 13.11 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.
- 13.12 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 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 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.

13.13 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.

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

13.15 The Eligible Participant 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 Participant does not understand, the Eligible Participant is advised to seek independent advice and discuss further with PBB's representative.

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Illustration 1 : Eligible Participant A opened a Deposit account on 18 November 2026 which is during the Campaign Period

Date	Daily day-end balances
18 November 2026 to 30 November 2026	RM5,000
1 December 2026 to 21 December 2026	RM8,000
22 December 2026 to 31 December 2026	RM2,000

November 2026	
Aggregated daily day-end balances from the day the Deposit account is opened to the last day of the calendar month	$RM5,000 \times 13 \text{ days} = RM65,000$
Total actual number of days from the day the Deposit account is opened to the last day of the calendar month	13 days
MAB of the calendar month	$RM65,000 / 13 \text{ days} = RM5,000$
Baseline	RM0
Incremental MAB of the calendar month	$RM5,000 - RM0 = RM5,000$

December 2026	
Aggregated daily day-end balances for the calendar month	$(RM8,000 \times 21 \text{ days}) + (RM2,000 \times 10 \text{ days}) = RM188,000$
Total actual number of days in the calendar month	31 days
MAB of the calendar month	$RM188,000 / 31 \text{ days} = RM6,064.52$
Baseline	RM5,000 i.e. MAB of the previous calendar month
Incremental MAB of the calendar month	$RM6,064.52 - RM5,000.00 = RM1,064.52$

Illustration 2 : Eligible Participant B has maintained a Deposit account prior to the Campaign Period

Date	Daily day-end balances
31 December 2025	RM3,000
1 January 2026 to 15 January 2026	RM10,000
16 January 2026 to 31 January 2026	RM13,000
1 February 2026 to 28 February 2026	RM100,000

January 2026	
Aggregated daily day-end balances for the calendar month	$(RM10,000 \times 15 \text{ days}) + (RM13,000 \times 16 \text{ days}) = RM358,000$
Total actual number of days in the calendar month	31 days
MAB of the calendar month	$RM358,000 / 31 \text{ days} = RM11,548.39$
Baseline	RM3,000 i.e. day-end balance as at 31 December 2025
Incremental MAB of the calendar month	$RM11,548.39 - RM3,000.00 = RM8,548.39$

February 2026	
Aggregated daily day-end balances for the calendar month	$(RM100,000 \times 28 \text{ days}) = RM2,800,000$
Total actual number of days in the calendar month	28 days
MAB of the calendar month	$RM2,800,000 / 28 \text{ days} = RM100,000$
Baseline	RM8,548.39 i.e. MAB of the previous calendar month
Incremental MAB of the calendar month	$RM100,000 - RM8,548.39 = RM91,451.61$