TERMS AND CONDITIONS GOVERNING THE "PB SPECIAL FIXED DEPOSIT" CAMPAIGN

The "PB Special Fixed Deposit" Campaign ("Campaign") is launched by Public Bank Berhad (Registration No. 196501000672 (6463-H)) ("PBB"). The terms and conditions below shall govern this Campaign.

1. Campaign Period

1.1 This Campaign will run from **1 July 2026 to 30 September 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 PBB individual customers aged 18 years old and above as at the time of participation including non-residents, permanent or contract employees of PBB, Public Islamic Bank Berhad ("PIBB") and Public Investment Bank Berhad ("Eligible Participant").

2.2 In the case of an account opened on behalf of the minor by the parent / guardian, the Eligible Participant would be the parent / guardian of the account as stated in the records of PBB.

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

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

b) persons who are or become mentally unsound;

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

d) persons 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 **PLUS Fixed Deposit** ("PLUS FD")*.

* 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 Five Thousand (RM5,000) per fixed deposit placement ("placement") in PLUS FD during the Campaign Period is entitled to enjoy the promotional interest rates as stated in Appendix I.

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

Minimum	Maximum
RM5,000 per placement	RM10 Million per Eligible Participant

3.4 The Eligible Participant is allowed to make multiple PLUS FD placements subject to a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) per placement and up to a maximum of Ringgit Malaysia Ten Million (RM10,000,000) per Eligible Participant.

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 placement confirmation advice will be issued upon receipt and acceptance by PBB of the PLUS FD placement under this Campaign.

3.7 The PLUS FD is for 3-month or 6-month or 9-month or 12-month or 15-month placement only. The PLUS FD promotional interest rate is applicable for one (1) cycle only. The PLUS FD will be automatically renewed for 3-month or 6-month or 9-month or 12-month or 15-month tenure at PBB's prevailing interest board rates. The PLUS FD interest will be credited in the following manner:

Tenure	Interest Payment Mode
3-month, 6-month, 9-month & 12-month	The PLUS FD interest will be credited into the Eligible Participant's designated current account / current account-i or savings account / savings account-i ("CASA / CASA-i") upon maturity.
15-month	The PLUS FD interest will be credited into the Eligible Participant's designated CASA / CASA-i at the end of the sixth (6^{th}) month, at the end of the twelfth (12^{th}) month and upon maturity.

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

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

3.10 The PLUS FD interest will be credited into the Eligible Participant's designated CASA / CASA-i in accordance with PBB's standard operational rules for crediting of PLUS FD interest to CASA / CASA-i.

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

For 15-month PLUS FD placement which is withdrawn prior to maturity, any interest credited into the designated CASA / CASA-i prior to the premature withdrawal of PLUS FD will be deducted from the principal amount before the PLUS FD withdrawal proceeds are released to the Eligible Participant.

The above condition will remain applicable upon renewal of the PLUS FD placement.

3.12 Partial withdrawal of the PLUS FD placement is **not** allowed.

3.13 All instructions for withdrawal of the PLUS FD 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 is entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB differ from the specimen signature(s) in PBB'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 system.

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

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

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 PLUS FD 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 PLUS FD and/or 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 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 relating to the PLUS FD, CASA and CASA-i 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 resulting directly or indirectly from this Campaign unless it is due to PBB's gross negligence or willful misconduct 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 published 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 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; and

c) to revise the promotional interest rates 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 the 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 Eligible Participant may view PBB's Privacy Notice which states how PBB uses the Eligible Participant's information on PBB's website or at any of PBB's branches.

Appendix I

The promotional interest rates offered under "PB Special Fixed Deposit" Campaign are as follows:

Tenure	Promotional Interest Rates (% p.a.)
3-Month	3.40
6-Month	3.45
9-Month	3.50
12-Month	3.65
15-Month	3.70