

TERMS AND CONDITIONS GOVERNING THE “PB YOUNG GRADUATE” CAMPAIGN

The “PB Young Graduate” Campaign (“Campaign”) is launched by Public Bank Berhad (Company 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 2025 to 30 June 2025**, both dates are inclusive, or such other dates as determined by the 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 between 18 and 35 years old as at the time of participation who have:
 - a) accepted PBB’s approved housing loan offered under the “PB Young Graduate” (“YG Housing Loan”); and
 - b) their first disbursement of YG Housing Loan disbursed during the Campaign Period.(“Eligible Participant”).
- 2.2 In the case of a joint account / joint loan application, the Eligible Participant would be the first named accountholder of the joint account / applicant of the joint loan application as stated in the records of PBB.
- 2.3 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;
 - 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 Mechanics

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

No.	Eligible Product(s)
1.	PLUS Savings Account ^a (“PLUS SA”)
2.	PB Series of Equity / Balanced / Mixed Asset Unit Trust Funds ^b (“UT”)
3.	<p>Single / Regular Premium / Contribution Bancassurance / Bancatakaful products (“Banca”)</p> <p><u>Bancassurance^c:</u></p> <p>a) Regular Premium Investment-Linked Insurance Plan (“Regular Premium Products”):</p> <p>i) empower 2</p> <p>ii) PB Elite Signature</p> <p>iii) PB WealthElite Xtra 2</p> <p>b) Regular Premium Non-Participating Insurance Plan with Investment-Linked Features (“Regular Premium Products”):</p> <p>i) PB Max Advantage</p> <p>c) Regular Premium Non-Participating Term Plan (“Regular Premium Products”):</p> <p>i) PB Venture Shield</p> <p>d) Single Premium Investment-Linked Insurance Plan (“Single Premium Products”):</p> <p>i) PB Smart Link</p> <p>ii) PB Smart Elite</p> <p>iii) PB Signature Legacy</p> <p><u>Bancatakaful^d:</u></p> <p>a) Regular Contribution Family Takaful Plan (“Regular Contribution Product”):</p> <p>i) PB Wealth Amanah</p> <p>b) Shariah-Compliant Single Contribution Investment-Linked Takaful Plan (“Single Contribution Product”)</p> <p>i) PB Excellink-i</p>

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

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

^c The Bancassurance products are underwritten by AIA Berhad.

^d The Bancatakaful products are underwritten by AIA PUBLIC Takaful Berhad.

- 3.2 The deposit amount required to be placed in the PLUS SA must be fresh funds.
- 3.3 “Fresh funds” refers to any monies or funds which do not originate from the existing funds in the Eligible Participant’s 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”.

4. Greeting Reward

4.1 Eligible Participant is required to fulfil **ALL** of the following qualifying criteria during the Campaign Period to be entitled to the **Greeting Reward of RM28 (“Greeting Reward”)**:

- a) Maintains a PLUS SA in the name of the Eligible Participant or as the first named account holder in the case of a joint PLUS SA (“Designated PLUS SA”).

If the Eligible Participant does not have a PLUS SA with the Bank, the Eligible Participant will be required to open a new PLUS SA with the Bank;

- b) Maintains a minimum Daily Average Balance (“DAB”) of RM5,000 in the Designated PLUS SA for 90 calendar days;
- c) Applies and maintains a valid PBB Debit Card for the Designated PLUS SA;
- d) Registers or has access to PBB Online and Mobile Banking; and
- e) Signs up for a standing instruction (“SI”) or signed up the SI prior to the Campaign Period with the Designated PLUS SA for the repayment of YG Housing Loan.

4.2 The calculation of the DAB is as follows:-

- a) New Designated PLUS SA opened during the Campaign Period:

Sum of day end balance for 90 calendar days from the day the Designated PLUS SA is opened
90 calendar days

Illustration:

Customer A opens a new Designated PLUS SA on 20 February 2025:

Date	No. of calendar days	Day end balances
20 to 28 February 2025	9	RM8,000
1 to 14 March 2025	14	RM6,500
15 to 31 March 2025	17	RM9,000
1 to 30 April 2025	30	RM7,000
1 to 20 May 2025	20	RM10,000

Sum of day end balance for 90 calendar days	$(RM8,000 \times 9 \text{ days}) + (RM6,500 \times 14 \text{ days}) + (RM9,000 \times 17 \text{ days}) + (RM7,000 \times 30 \text{ days}) + (RM10,000 \times 20 \text{ days}) = RM726,000$
DAB for 90 calendar days	$RM726,000 / 90 \text{ calendar days} = RM8,066.67$

Customer A fulfilled the criteria under clause 4.1(b) by maintaining minimum DAB of RM5,000 for 90 calendar days.

- b) Existing Designated PLUS SA opened prior to the Campaign Period:

Sum of day end balance for 90 calendar days from the day the Eligible Participant's YG Housing Loan is first disbursed by the Bank
90 calendar days

Illustration:

Customer B maintained a Designated PLUS SA prior to the Campaign Period and the YG Housing Loan is first disbursed by the Bank on 10 April 2025:

Date	No. of calendar days	Day end balances
10 to 30 April 2025	21	RM5,500
1 to 31 May 2025	31	RM4,500
1 to 8 June 2025	8	RM6,800
9 June to 8 July 2025	30	RM3,250

Sum of day end balance for 90 calendar days	$(RM5,500 \times 21 \text{ days}) + (RM4,500 \times 31 \text{ days}) + (RM6,800 \times 8 \text{ days}) + (RM3,250 \times 30 \text{ days}) = RM406,900$
DAB for 90 calendar days	$RM406,900 / 90 \text{ calendar days} = RM4,521.11$

Customer B did not fulfil the criteria under clause 4.1(b) as Customer B did not maintain minimum DAB of RM5,000 for 90 calendar days. As such, Customer B will **NOT** be entitled to the Greeting Reward.

- 4.3 Each Eligible Participant is entitled to win only one (1) Greeting Reward throughout the Campaign Period.
- 4.4 The Greeting Reward will be credited into Eligible Participant's Designated PLUS SA within six (6) months after the last day of the respective 90 calendar days.

5. Xtra Reward

5.1 During the Campaign Period, the Eligible Participant who invests / purchases / subscribes / participates in any of the following Eligible Products will be entitled to the **Shopee e-Voucher worth of RM188 ("Xtra Reward")**:

- a) for UT, a minimum cumulative investment amount of RM20,000; or
- b) for Banca, a minimum amount of RM5,000 of Annualised Premium / Contribution for Regular Premium / Contribution products or a minimum amount of RM10,000 of Single Premium / Contribution for Single Premium / Contribution products.

5.2 **Terms Specific to UT**

- a) Cumulative investment amounts in combination of different funds or different days during the Campaign Period is allowed.
- b) The following UT are **NOT** considered as Eligible Products in this Campaign:
 - All types of switching transactions;
 - Public e-Series of Equity/Balanced/Mixed Asset Unit Trust Fund;
 - Investments made using funds from Employees Provident Fund ("EPF");
 - Investments made via online platform i.e. Public Mutual Online ("PMO");
 - Investments made via other UT related campaigns that are concurrently offered by PBB and/or PIBB;
 - Investments into Private Retirement Scheme ("PRS").
- c) All UT investment must be made during the Campaign Period and must be processed by Public Mutual Berhad ("PMB") not later than 30 June 2025 to be entitled to the Xtra Reward.
- d) If the UT is cancelled during the respective "cooling-off period", the Eligible Participant will not be entitled to the Xtra Reward.
- e) "Cooling-off period" refers to a period of six (6) business days commencing from the date of receipt of the investment application form by and payment to PMB. Such cooling-off period is only applicable to Eligible Participant who invests in any UT with PMB for the first time.

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

5.3 **Terms Specific to Banca**

- a) The Eligible Participant must be the Policy / Certificate Owner. The Eligible Participant can purchase / subscribe / participate in multiple policies / certificates for each Bancassurance / Bancatakaful products within the Campaign Period but will only be entitled to one (1) Xtra Reward regardless which Bancassurance / Bancatakaful products the Eligible Participants has purchased / subscribed / participated as stated in clause 5.1(b).
 - b) Telemarketing products, Credit Related Life Insurance / Takaful products and all group plans are **NOT** eligible for this Campaign.
 - c) All Bancassurance / Bancatakaful cases must be received during the Campaign Period and to be set-in-force not later than 15 July 2025.
 - d) Cases set-in-force during the Campaign Period but cancelled during “Free Look Period”, surrendered, replacement of policy (“ROP”) / replacement of certificate (“ROC”) will **NOT** be eligible to be considered for this Campaign and will not be entitled to the Xtra Reward.
 - e) “Free Look Period” refers to a period of fifteen (15) days commencing from the date of receipt of the policy document or certificate, as the case may be pertaining to the Bancassurance / Bancatakaful product, whether it is hardcopy or e-Policy / e-certificate by the Eligible Participant.
 - f) The purchase / subscription / participation of Bancassurance / Bancatakaful is also subject to the terms and conditions issued by AIA Berhad or AIA PUBLIC Takaful Berhad from time to time.
- 5.4 Each Eligible Participant is entitled to win only two (2) Xtra Reward throughout the Campaign Period, that is one for UT and one for Banca.
- 5.5 The Xtra Reward is also subject to the terms and conditions issued by Shopee Mobile Malaysia Sdn Bhd (Shopee) from time to time.
- 5.6 Each Xtra Reward is only valid for one (1) time redemption only.
- 5.7 The Eligible Participant who is entitled for the Xtra Reward will receive the voucher code through a short message service (SMS) via the Eligible Participant’s mobile phone number which is registered with PBB / PIBB or as reflected in PBB’s / PIBB’s system within six (6) months after the end of the Campaign Period.

6. Bonus Reward

- 6.1 During the Campaign Period, Eligible Participants will be rewarded with 1% p.a. bonus interest rate (“Bonus Reward”) if they maintain a minimum Monthly Average Balance (“MAB”) of RM10,000 for respective calendar month in the Designated PLUS SA which has been signed up for SI for the repayment of the YG Housing Loan.
- 6.2 The Bonus Reward is capped at a maximum MAB of RM50,000 in the Designated PLUS SA throughout the Campaign Period.
- 6.3 The calculation of MAB and Bonus Reward are as follows:
- a) New Designated PLUS SA opened during the Campaign Period:

Description	MAB	Bonus Reward
Account Opening Month	Total sum of day end balance from the day the Designated PLUS SA is opened to the last day of the calendar month / Total number of days calculated from the day the Designated PLUS SA is opened to the last day of the calendar month	MAB x 1% p.a. x (Total number of days calculated from the day the Designated PLUS SA is opened to the last day of the calendar month / 365 days)
Subsequent Month	Total sum of day end balance for the calendar month / Total number of days in the respective calendar month	MAB x 1% p.a. x (Total number of days in the respective calendar month / 365 days)

Illustration:

Customer C opens a new Designated PLUS SA on 2 May 2025:

Date	No. of days	Day end balances
2 to 31 May 2025	30	RM16,500
1 to 22 June 2025	22	RM11,000
23 to 30 June 2025	8	RM6,000

Month	Calculation		
	Total sum of day end balances for the calendar month	MAB for the month	Bonus Reward
May	$RM16,500 \times 30 \text{ days} = RM495,000$	$\frac{RM495,000}{30 \text{ days}} = RM16,500$	$RM16,500 \times 1\% \text{ p.a.} \times \left(\frac{30}{365} \text{ days}\right) = RM13.56$
June	$(RM11,000 \times 22 \text{ days}) + (RM6,000 \times 8 \text{ days}) = RM290,000$	$\frac{RM290,000}{30 \text{ days}} = RM9,666.67$	Not entitled.

b) Existing Designated PLUS SA opened prior to the Campaign Period:

Description	MAB	Bonus Reward
Loan Disbursed Month	Total sum of day end balance from the day the Eligible Participant's YG Housing Loan is first disbursed by the Bank to the last day of the calendar month / Total number of days calculated from the day the Eligible Participant's YG Housing Loan is first disbursed by the Bank to the last day of the calendar month	$MAB \times 1\% \text{ p.a.} \times (\text{Total number of days calculated from the day the Eligible Participant's YG Housing Loan is first disbursed by the Bank to the last day of the calendar month} / 365 \text{ days})$
Subsequent Month	Total sum of day end balance for the calendar month / Total number of days in the respective calendar month	$MAB \times 1\% \text{ p.a.} \times (\text{Total number of days in the respective calendar month} / 365 \text{ days})$

Illustration:

Customer D opened a Designated PLUS SA prior to the Campaign Period and the YG Housing Loan is first disbursed by the Bank on 6 May 2025:

Date	No. of days	Day end balances
6 to 31 May 2025	26	RM53,000
1 to 18 June 2025	18	RM13,000
19 to 30 June 2025	12	RM22,000

Month	Calculation		
	Total sum of day end balances for the calendar month	MAB for the month	Bonus Reward
May	RM53,000 x 26 days = RM1,378,000	RM1,378,000 / 26 days = RM53,000	RM50,000 x 1% p.a. x (26 / 365 days) = RM35.62
June	(RM13,000 x 18 days) + (RM22,000 x 12 days) = RM498,000	RM498,000 / 30 days = RM16,600.00	RM16,600.00 x 1% p.a. x (30 / 365 days) = RM13.64

6.4 The Bonus Reward payout will be credited into the Eligible Participant's Designated PLUS SA within six (6) months after the end of the Campaign Period.

7. Other Terms and Conditions

- 7.1 The Greeting Reward, Xtra Reward and Bonus Reward under this Campaign are non-transferable to any third party, non-negotiable and non-exchangeable for up-front cash, credit or benefit in kind, in part or in full.
- 7.2 The Eligible Participant will not be entitled to the Greeting Reward, Xtra Reward and Bonus Reward under this Campaign in the event the Designated PLUS SA is closed, converted, suspended, cancelled, terminated, dormant or inactive during the Campaign Period prior to the crediting of the Greeting Reward, Xtra Reward and Bonus Reward.
- 7.3 PBB reserves the right to forfeit any of the Greeting Reward, Xtra Reward and Bonus Reward in the event of non-compliance of these Terms and Conditions, the terms and conditions governing the Eligible Products and/or any other terms and conditions governing the services utilised by the Eligible Participant relating to this Campaign.
- 7.4 Conversion of any other type of accounts to PLUS SA during the Campaign Period will not qualify the Eligible Participant to participate in this Campaign.
- 7.5 This Campaign is **not** valid with other product promotions and/or campaigns that are concurrently offered by PBB.

8. General Terms and Conditions

- 8.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these Terms and Conditions, the terms and conditions governing the Eligible Products 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 terms and conditions governing the Eligible Products and/or any other terms and conditions governing the services utilised by the Eligible Participant, these Terms and Conditions shall prevail for the purpose of this Campaign.
- 8.2 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, the Greeting Reward, the Xtra Reward and/or the Bonus Reward.
- 8.3 The Eligible Participant agrees and grants his/her consent to PBB to process, collect, use and store all of the Eligible Participant's information given for the purpose of this Campaign.
- 8.4 PBB shall not be responsible nor accept any liabilities of any nature or howsoever arising or suffered by the Eligible Participant and/or third parties resulting directly or indirectly from this Campaign, the Greeting Reward, the Xtra Reward and/or the Bonus Reward unless it is due to PBB's gross negligence or willful misconduct specifically related to this Campaign.
- 8.5 PBB shall not be held liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign, the Greeting Reward, the Xtra Reward and/or the Bonus Reward offered and/or published in any mass media, marketing or advertising materials.
- 8.6 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, the Greeting Reward, the Xtra Reward and/or the Bonus Reward.
- 8.7 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.

- 8.8 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 Public Bank 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.
- 8.9 PBB reserves the right:
- a) to add, delete or vary these Terms and Conditions, from time to time, wholly 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 the Campaign Period, in whole or in part, at any time, 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 of this Campaign 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.
- 8.10 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.
- 8.11 The Eligible Participant may view PBB's Privacy Notice which states how PBB uses Eligible Participant's information on PBB's website or any of PBB's branches.
- 8.12 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.