

**TERMS & CONDITIONS GOVERNING PB JOURNEY MOBILE
APPLICATION**

1. GENERAL

- 1.1 These terms and conditions govern the use of Public Bank Berhad’s PB Journey Mobile Application service (the “App”) provided by Public Bank Berhad (“Bank”).
- 1.2 It is important for you to have read and understood these Terms and Conditions prior to your use and access of the App. If you use and access this App, you are deemed to have read, understood and accepted these Terms and Conditions.

2. DEFINITIONS AND CONSTRUCTION

- 2.1 The following words and expressions shall have the following meaning:-
- a) “Access ID” means the username and/or unique 6-digit pin, password and/or such other confidential authentication information that is required to access and/or use for the App whether in the form of words, codes, numbers, sets of characters or such other form or combination.
 - b) “Bank” or “we” or “us” means Public Bank Berhad [Registration No. 196501000672 (6463-H)], a company incorporated in Malaysia and having its registered office at 27th Floor, Menara Public Bank, 146 Jalan Ampang, 50450 Kuala Lumpur and its respective successors in title and assigns and where applicable, any one of them.
 - c) “Biometric” means the biometric imprint(s) saved on the Mobile Device which supports the biometric login and authentication function, including but not limited to fingerprint, face, and voice recognition, and may be used in place of the Customer’s PIN to access the App and perform related functions within the App.
 - d) “Business Day” means any calendar day from Monday to Friday, except a public holiday or bank holiday in the Federal Territory of Kuala Lumpur.
 - e) “Business Hours” means 24 hours daily, including holidays.
 - f) “Child” means the account holder of the WISE Savings Account who has not reached the age of majority under the Age of Majority Act 1971.



- g) “Customer” or “you” or “your” means the person who has successfully registered and/or has accessed to the App and the accountholders of the of the WISE Savings Account which is tagged to the App. This includes the Parent and the Child.
- h) “Device” means a machine such as a Mobile Device or computer terminal, that can be used to connect to the Internet.
- i) “Internet” means a computer network consisting of a worldwide network of computer networks that use the TCP/IP network protocols to facilitate data transmission and exchange.
- j) “Mobile Devices” means the mobile phone, smartphone, tablet or such other communication device which is used to access the App.
- k) “Network Service Provider” means any Internet Service Provider (“ISP”) or any commercial online service provider providing connection to the Internet or providing the Customer with telecommunications and connectivity services necessary for the provisions of any applications in addition to its own proprietary network.
- l) “PB Journey Mobile Application” or “App” means the PB Journey mobile application which is made available for download via Apple App Store, Google Play Store, Huawei App Gallery, or any other app stores that the Bank may include from time to time.
- m) “Public Bank Group” means our branches, agencies, representatives, officers, affiliated associated or related corporations including but not limited to its subsidiary and their respective officers, servants or agents.
- n) “Public Bank’s PBe Customer Support” means the customer service of Public Bank Group. The contact details is stated at the Bank’s website.
- o) “Terms and Conditions” means these terms and conditions governing the use of the App including any variations, amendments, revision and/or modification made from time to time by the Bank

2.2 Words importing the singular shall include the plural and vice versa.

2.3 Words importing the masculine gender shall include the feminine and neuter gender and vice versa.

- 2.4 Any banking term not specifically defined or described in these Terms and Conditions shall be construed in accordance with the general practice of banks and financial institutions in Malaysia. Any terms relating to computer technology not specified defined or described in these Terms and Conditions shall be construed in accordance with the general practice and the information technology industry in Malaysia.
- 2.5 Where there are two (2) or more persons or parties comprised in the expression “the Customer”, the agreements, covenants, stipulations and undertakings expressed to be made by and on the part of the Customer under these Terms and Conditions shall be treated and understood as made by or binding upon such persons or parties jointly and severally.
- 2.6 A reference to “including” or “for example” or other similar words when introducing an example does not limit the meaning of words to those examples.

3. TERMS AND CONDITIONS

- 3.1 These Terms and Conditions shall be read together with:-
- a) The terms and conditions governing the relevant accounts which are accessible through the App; and
 - b) The terms and conditions governing PB engage;
- (Collectively known as “Other Terms and Conditions”).
- 3.2 If there is any discrepancy or inconsistency between these Terms and Conditions and Other Terms and Conditions, these Terms and Conditions shall prevail for matters in relation to the App.

4. PB JOURNEY MOBILE APPLICATION

Registration

- 4.1 The following Parent who meet all of the following criteria may register to use and access the App:-
- a) Must have maintained a valid and active WISE Savings Account with the Bank;
 - b) Must have a valid and active Conventional or Islamic current or savings account with the Bank other than the WISE Savings Account;

- c) Must have registered and accessed to PBe internet banking; and
 - d) The WISE Savings Account must be tagged to the Parent's PBe.
- 4.2 The Bank may reject your registration without assigning any reason.
- 4.3 Upon successful registration, the App may be accessed by the Child of the WISE Savings Account. The Parent undertakes to ensure the Child who has accessed to the App comply with these Terms and Conditions and the Parent shall be liable for all acts done by the Child in relation to the App.

Use and Access

- 4.4 The App allows the Customer to access to the Bank's digital services such as goal creation, goal savings, task creation and completion, financial education videos and submission of results for the Star Achiever Program.
- 4.5 The Bank may offer new or additional services in the App and the use and access of the services shall be subject to these Terms and Conditions or such other terms and conditions as prescribed by the Bank from time to time.
- 4.6 The use and access of the App is on a non-exclusive and non-transferable basis.
- 4.7 You shall not use the App for any other purpose including for any illegal activities other than to access your own profile.
- 4.8 You shall ensure that you log off from the App on any Mobile Device used to access the App.
- 4.9 You shall not permit or allow any unauthorised person to use and access the App using your Access ID.
- 4.10 You shall not reproduce, modify or reverse engineer the App or do any unauthorised act on the App.
- 4.11 You shall ensure that you are using and accessing the latest updated version of the App at all times.
- 4.12 You shall not install, use and access the App on a jail-broken or rooted Mobile Device as there is a risk that such Mobile Device may bypass the security features which has been put in place on the App.

- 4.13 You shall not leave your Mobile Device unattended in such manner that enable any person to use and access the App.
- 4.14 You shall enable lock on your Mobile Device which you use to access the App.

Access ID

- 4.15 You shall take all reasonable steps to ensure and prevent any unauthorised and/or fraudulent use of your Access ID at all times and to keep your Mobile Device that can be used to launch the App safe when you are using and accessing the App.
- 4.16 You shall not record your Access ID on any software which retains it automatically (such as computer screen prompts or 'save password' feature or on your internet browser). You shall also ensure that your electronic devices including but not limited to personal computers, smartphones, tablets, notebook and laptops do not automatically save and record your Access ID.
- 4.17 You agree that your Access ID is strictly confidential and undertake not to disclose or expose or in any way cause your Access ID to be disclosed or exposed to any person (including our employees) through unsolicited phone calls, e-mails, on any website or mobile application other than the App. Any document sent by us to you concerning the Access ID must be destroyed after you have read them.
- 4.18 You should memorise your Access ID and ensure that no written record of your Access ID is kept at any place or in any manner which may enable a third party to have access to or to use your Access ID. You should not use a common Access ID such as your identity card number, passport, date of birth or contact number and you shall ensure that you change your Access ID from time to time.
- 4.19 If you suspect or become aware that:-
- a) An unauthorised person knows your Access ID; or
 - b) There has been unauthorised access to your profile and/or account or use of your Access ID through the App;

You must immediately change the existing Access ID or request for new Access ID, whichever is applicable. You must also immediately notify us at Public Bank's PBe Customer Support and comply with the following requirements:-

- a) You must give us all relevant information and reasonable assistance in investigating the matter; and
- b) You must follow up your above notification with a written confirmation and submission of any documents as required by us including but not limited to a copy of the police report filed in relation to the disclosure of your Access ID or unauthorised access of the Application within seven (7) days from the date of disclosure of your Access ID and/or unauthorised access of the Application.

4.20 Notwithstanding anything in Clause 4, we may deactivate or revoke the use of your Access ID at any time by providing notification to you.

Pocket Money

4.21 The Pocket Money feature in the App is a virtual account that is linked to the WISE Savings Account maintained by you with the Bank.

4.22 You may deposit any monies into the virtual account and all monies credited into the virtual account can be withdrawn via PB engage.

Goal

4.23 The Goal feature in the App allows you to create savings goal. In order to complete the goal, you are required to transfer the funds from the Pocket Money. After the goal has been completed, the funds will then be released back to the Pocket Money on the following calendar day after the maturity date of the Goal.

4.24 The goal interest is calculated daily based on day-end balance in the goal account. The total interest earned on the goal amount will be credited into the WISE Savings Account on the fifteenth (15th) of each month after the completion of goal within the goal tenure. For the avoidance of doubt, the funds for an uncompleted goal will not be entitled for goal interest.

Liability

- 4.25 You agree that failing to comply with the requirements stated in Clause 4 may expose you to the consequences of theft or unauthorised use of the App to access your profile and account, in which event you shall be liable for all act done through the App whether it is within your knowledge or authority.

5. SERVICE AVAILABILITY

- 5.1 The App service is intended to be available twenty-four (24) hours daily, including on holidays. However, the Customer acknowledges that at certain times the services may not be accessible due to system maintenance or other reasons or causes which are beyond the control of the Bank. The Customer acknowledges that notwithstanding any provisions herein the Bank does not warrant that the services will be available at all times without interruption.
- 5.2 We will use reasonable effort to inform you of any scheduled maintenance by providing notification to you in the manner stated in these Terms and Conditions.

6. DISCLAIMERS

- 6.1 By using the App, you acknowledge and agree:-
- a) To accept the inherent risks associated with any action taken through the internet; and
 - b) That we do not make any express or implied representations or warranties in relation to the App.
- 6.2 To the fullest extent permitted by laws and without prejudice to any other clauses under these Terms and Conditions, we including any of our directors, officers and employees shall not be liable for any damages, losses, costs and expenses arising out of or in connection with the App or your use or inability to use of the App or in connection with any delay, error, omission, defect, computer virus or system failure.
- 6.3 Without limiting the generality of Clause 6.2 above, to the fullest extent permitted by law, we shall not be responsible or liable for any loss, damage or embarrassment incurred or suffered by you or any third party by reason of or arising from:-
- a) Your failure to comply with these Terms and Conditions;

- b) Any error, alteration or destruction data or information to or from us through the App and the internet;
- c) Any intrusion or attack by any person or party on any hardware, software or system used in relation to the App or on the internet including but not limited to viruses, trojan horses, worms and/or macros or other harmful components or disabling devices that may suspend, disrupt or disable the App or any part of the functions;
- d) Any restriction or prohibition on the use of the App by any laws or regulations of any country from where you access the App;
- e) Any loss or damage caused by the Mobile Devices, internet browser providers or by the Network Service Provider;
- f) Any breakdown or malfunction of any Mobile Devices, system or software used in connection with the App, whether belonging to us or otherwise, including but not limited to any electronic terminal, server or system, telecommunication device, connection, electricity, power supply, telecommunications or other communications network or system;
- g) Your failure to comply with the latest instructions, procedures and directions for use of the App; or
- h) The corruption or loss of any data or instruction or in the course of transmission whether through the App or otherwise used by us or any other third party whether or not in connection with the App.

7. DISCLOSURE OF CUSTOMER'S INFORMATION

7.1 You agree and grant your consent to us (including our employees, agents or any persons to whom we grant access to our records relating to you or your use and access of the Application) to disclose any information relating to you and your use and access of the App to the following persons:-

- a) Any one or more members of the Public Bank Group for the purpose of:-
 - i) Reporting;
 - ii) Performing centralised functions including but not limited to audit, risk, management, finance and information technology;



- iii) Complying with Public Bank Group's policies, guidelines, directives or requirements;
 - iv) Corporate exercise;
 - v) Fraud and crime prevention;
 - vi) Debt collection;
 - vii) Outsourcing our functions and/or operations;
 - viii) Investigating, preventing or otherwise in relation to money laundering and criminal activities;
 - ix) Improving and furthering the provision of other services by us or any of the Public Bank Group to you;
- b) Any person for or in connection with any action or proceeding taken by us to preserve and enforce our rights under these Terms and Conditions;
 - c) Any person whom we engage for the purpose of performing or in connection with the performance of services or operational functions which have been out-sourced;
 - d) Our auditors, solicitors and professional advisors;
 - e) The police or any public officer conducting an investigation in connection with any offence including suspected offences;
 - f) Our stationery printers, vendors of computer systems we use and to such persons installing and maintaining them and other suppliers of goods or service providers we engage;
 - g) Any rating agency;
 - h) Any actual or potential participant or sub-participant in relation to any of our obligations under the banking agreement between you and us, or assignee, novatee or transferee;
 - i) Any court, tribunal or authority, whether governmental or quasi-governmental with jurisdiction over us or any members of the Public Bank Group;

- j) Any tax or investigative authorities for the purpose of facilitating exchange of information in relation to tax matters;
- k) Any party which is necessary for us to perform our obligations under these Terms and Conditions;
- l) Any person to whom we or any members of the Public Bank Group is permitted or required to disclose under the laws of any country;
- m) Any person who you have granted authority to use and access the App;
- n) Joint accountholder of WISE Savings Account which is linked to the App.

7.2 We and the Public Bank Group can act in any way we deem fit if we are served with a court order issued by a court of any jurisdiction. You agree that you will not hold us liable for any loss or damage in connection with our actions.

7.3 You confirm that you have received, read, understood and agreed to be bound by the Privacy Notice issued by the Bank which is available at the Bank's website. You agree that the contents of the Privacy Notice shall be deemed to be incorporated by reference into these Terms and Condition. In the case of a Child, the Parent confirms that it consents to the processing and use of the personal data of the Child in accordance with the Privacy Notice and these Terms and Conditions.

8. COPYRIGHT AND TRADEMARK

8.1 Unless otherwise stated, all copyrights, trademarks/service marks, patents, logos and other intellectual property in the App and its contents including, but not limited to, all information, details, graphics, data, files, text, sound recordings, sequence and arrangement of the same shall at all times vest and remain vested in Public Bank Berhad or such other relevant third-party proprietor, as the case may be.

8.2 No part or parts of the App, may be reproduced, copied, modified, distributed, published, transmitted, stored, performed, licensed, sold or altered without the prior written consent of an authorised person of Public Bank Berhad or the relevant third-party proprietor as the case may be.

- 8.3 The insertion of a link to the App on any other website, frame or "mirror" any content of the App on another website or server is prohibited unless with the prior express written consent of an authorised person of Public Bank Berhad or the relevant third-party proprietor, as the case may be.
- 8.4 The Customer understands that the App shall not be used for any purpose which is unlawful, abusive, libelous, obscene, threatening or in contravention with any law or regulatory requirements.

9. LINKS

- 9.1 The Customer understands that the Bank may include hyperlinks from or to the App that are owned or operated by third parties not under the control of the Bank and/or the PBB Group.
- 9.2 By providing hyperlinks within the App, the Bank does not endorse and is not responsible for any linked website and disclaims any liability for the privacy practices or the content of these linked websites. The Customer understands and acknowledges the necessity to review the intended link's terms and conditions, policy, and any other corresponding documents to understand the effect of the third-party content or services prior to its usage.
- 9.3 Any person who links to the App without the express written consent of the authorised person of Public Bank Berhad shall be liable for any claim arising out of such unauthorised linking.

10. EQUIPMENT AND NETWORK ACCESS

- 10.1 The Customer shall, at his own cost and expense, be responsible for the purchase, cost, installation, maintenance use and repairs (if any) of the Mobile Device which is necessary to access to the App.
- 10.2 The Customer shall be responsible for all telecommunication charges incurred including such subscription charges, fees and other charges imposed by the Network Service Provider and any other third parties.

11. SUSPENSION AND TERMINATION

- 11.1 We may, with prior notice, suspend or terminate your right to use and access the App or any part of it without being obliged to provide any reason.

- 11.2 We may suspend or terminate your right to use and access the App immediately if:-
- a) You threaten to breach or have breached any of the clauses in these Terms and Conditions;
 - b) You pass away or become incapacitated, mentally unsound, insolvent, bankrupt or subject to judicial proceedings;
 - c) At any time after the approval of your application for use and access for the App, the laws and regulations governing us makes it unlawful, illegal or impossible for us to grant you or to continue to grant you the use of the App or to comply with our obligations under these Terms and Conditions;
 - d) There is any investigation by the police, authorities or regulators pending, on-going or threatened against you;
 - e) If there is a report lodged against you under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001;
 - f) If we suspect or have reasons to believe that the App is used for any unlawful activity.
- 11.3 The Customer acknowledges that termination will not affect the Customer's liability or obligations in respect of instructions already processed and/or effected by the Bank on the Customer's behalf prior to the termination, cancellation and/or revocation of the Customer's access to the App.
- 11.4 In the event you no longer maintain any WISE Savings Account with the Bank which is accessible through the App, your right to use and access will be terminated. However, if there are any existing goals created prior to the termination and such goals have yet to mature, complete and/or expire, you may continue to use and access the App until the interest for the goals have been credited or the goals have matured or expired, whichever is earlier. During such period, you are not able to create any new goals.

12. EVIDENCE

- 12.1 All records kept by the Bank in whatever form, shall be final and conclusive evidence against the Customer save and except for any manifest error.

- 12.2 The Customer agrees that all instructions transmitted by the Device or otherwise issued by the Customer, in electronic form:-
- a) Are written documents, and the Customer agrees not to dispute or challenge the validity or enforceability of any instruction on the grounds that it is not a written document; and
 - b) Are original documents and the Customer agrees not to challenge the admissibility of any instruction on the grounds that it is made in electronic form.
- 12.3 The Customer acknowledges and agrees that the Bank's records including any records of any instructions made or performed, processed or effected through the App by the Customer or any person purporting to be the Customer, any record of transactions relating to the App and any record of any transactions maintained or by any relevant person authorised by the Bank relating to or connected with the App whether stored in electronic or printed form, shall be conclusive evidence of the instruction and transactions.

The Customer agrees that all such records are admissible as evidence and the Customer shall not challenge or dispute the admissibility, reliability, accuracy or the authenticity of the contents of such records on the basis that such records were in electronic form or were produced by or are the output of a computer system.

13. CUSTOMER'S DUTY OF CONFIDENTIALITY

- 13.1 The Customer acknowledges the strict requirement of confidentiality and obligations imposed upon the Bank under the Financial Services Act 2013 and undertakes not to do or cause to be done any act or omission which may cause the Bank to breach its strict duty of confidentiality and obligations. The obligations on the Customer shall survive upon termination of the use and/or access of the App.
- 13.2 In the event the Customer receives any material or data containing information where the Customer is not the intended recipient, the Customer is put on notice that any use, dissemination, distribution or copying of the material or data is prohibited and subject to legal privilege. The Customer agrees to delete such material or data and notify the Bank immediately.

14. INDEMNITY

14.1 In addition to and without prejudice to any other rights or remedies we have (at law or otherwise) and to the extent permitted by law, you shall indemnify and keep us indemnified at all times from and against all claims, losses, costs, damages, liabilities, charges and expenses including legal fees and costs on full indemnity basis and all goods or services tax, other taxes, duties and levies payable on such costs, charges and expenses which we may sustain, suffer or incur due to:-

- a) Your non-compliance or breach of these Terms and Conditions or any other terms and conditions applicable to you;
- b) Us acting in accordance with any instruction purportedly given to us pursuant to these Terms and Conditions;
- c) Any change in any applicable laws including but not limited to any taxation laws or regulations of any country having jurisdiction over us;
- d) Any action taken by any party against you for any reason whatsoever including but not limited to any unlawful, fraudulent, negligent or unauthorised use of the App;
- e) Preservation or enforcement of our rights under these Terms and Conditions;
- f) Compliance by us of any judgment, court order, decree, directive, law, regulation or any order issued by any tribunal or authority having jurisdiction over us.

15. FEES AND CHARGES

15.1 You shall be liable to pay all costs, charges, disbursements, fees and expenses (including but not limited to our legal fees) in connection with or incidental to the App including but not limited to the enforcement or preservation of any of our rights under these Terms and Conditions.

16. RIGHT TO DEBIT

16.1 You authorise us to debit from your WISE Savings Account or any of your accounts held with us, by providing notification to you, all monies which are payable by you to us in connection with your use of the App.

17. TAXES, DUTIES AND LEVIES

- 17.1 You are liable to pay for any taxes or levies which is required by law, regulations, guidelines, decisions or directives issued under any such laws (and shall include any amendments made to such laws, regulations, guidelines, decisions or directives) to be paid to anybody or authority having jurisdiction over us in respect of any fees and charges charged or incurred by us and/or services provided by us in relation to the App.
- 17.2 Any taxes or levies incurred by us in relation to the App and any other goods or services provided under the App shall be borne by and charged to you and in the event that we shall affect any payment, you shall be liable to reimburse us for such amounts paid.

18. ANTI-BRIBERY AND ANTI-CORRUPTION

- 18.1 The Bank has implemented its Anti-Bribery and Anti-Corruption Policy (“ABAC Policy”) which adopts a “zero-tolerance approach” towards any form of bribery and corruption in conducting its business. For more information on the ABAC Policy, please visit the Bank’s website.
- 18.2 You shall ensure compliance with the ABAC Policy at all times and shall not engage in any acts of bribery or corruption that would be considered to be contrary to the Malaysian Anti-Corruption Commission Act 2009 (“MACC Act”), guidelines, by-laws, regulations and any re-enactments of the MACC Act.
- 18.3 The Bank has the right to terminate the products and/or services provided to you immediately in the event you are found to be in breach of the ABAC Policy or found to be involved in any acts of bribery or corrupt practices.

19. NOTICES

- 19.1 Any notice, demand, request or communication that we send to you may be:-
- a) Delivered by hand to your address last known to us;
 - b) Sent by post (registered, AR registered, ordinary or otherwise) to your address last known to us;
 - c) Sent by facsimile transmission to the facsimile number last known to us;
 - d) Sent by electronic mail to the electronic mail address last known to us;

- e) Sent by short message system (SMS) to the mobile phone number last known to us; or
 - f) Communicated to you by posting on our website.
- 19.2 The said notice, demand or communication will be deemed to have been received by you:-
- a) At the time of delivery at your address, if delivered by hand;
 - b) On the third day (including the day of posting) from the date it is posted;
 - c) At the time the facsimile transmission is completed;
 - d) At the time the electronic mailing is completed;
 - e) At the time the sending by short message system (SMS) is completed; or
 - f) At the time of posting on our website.
- 19.3 You agree to notify us immediately on any changes of your correspondence, mailing or residential address and your contact information (“Information”). If you do not inform us of any change in your Information, you agree that we may rely on any address and/or contact information as reflected in our records or we obtain from any communication purportedly issued from you to us.
- 19.4 Any failure by you to notify us of a change in your Information resulting in the delay or non-delivery of any correspondence and/or notice will not prejudice our rights and entitlements under these Terms and Conditions.
- 19.5 All notices to us concerning the App and these Terms and Conditions shall be in writing, signed by you and shall be sent to us at the following address or delivered or transmitted or by such other way as we may notify you:-

Transaction Banking – Digital Banking
Wealth Management & Transaction Banking
20th Floor, Menara Public Bank,
146, Jalan Ampang,
50450 Kuala Lumpur

20. FORCE MAJEURE

20.1 In the event we are unable to perform our obligations under these Terms and Conditions due to any reason beyond our control including but not limited to equipment, system or transmission link malfunction or failure, fire, flood, explosion, acts of elements, acts of God, acts of terrorism, war (declared or undeclared), accidents, epidemic, pandemic, strikes, lockouts, power blackouts or failure, labor disputes, embargo, riot, civil disturbance, tsunami, failure or disruption to telecommunications, internet, water and fuel supply or any other circumstance in the nature of a force majeure, that is, an unforeseeable event that prevents us from performing our obligations under these Terms and Conditions, we will not in any way be liable for any delay, loss, damage or inconvenience which you may suffer as a result of such failure to perform.

21. WAIVER

21.1 Any failure or delay on our part to exercise any rights and remedies which is available to us under these Terms and Conditions or the law shall not be deemed as a waiver by us to exercise such rights and remedies.

21.2 If we decide not to exercise any right which we may have in relation to your breach, it shall not be treated as waiver of our rights and we retain the right at any time afterwards to strictly enforce or insist on our rights in relation to that breach or any subsequent breach by you.

22. SEVERABILITY

22.1 If any of these Terms and Conditions become invalid, illegal, or unenforceable, the invalid, illegal or unenforceable clause is to be treated as not having been included in these Terms and Conditions and the remainder of these Terms and Conditions shall continue to be effective and in force and shall not be affected in any way by the invalid, illegal or unenforceable clause.

23. AMENDMENTS

23.1 We may, at any time, amend, modify, revise and/or vary the procedures and processes applicable to the App and the functions or details relating to the services provided in the App including the name of the App by providing notice to you.

23.2 We may amend, modify, revise and/or vary these Terms and Conditions by providing twenty-one (21) days' prior notice to you. If you continue to use and access the App, you are deemed to have agreed to the amended, modified, revised and varied Terms and Conditions.

24. CUMULATIVE REMEDIES

24.1 The rights, powers and privileges provided under these Terms and Conditions are cumulative and are not exclusive of any rights, remedies and privileges provided by law, in any other agreement between the parties or otherwise.

25. PRESERVATION OF RIGHTS AND ENTITLEMENT

25.1 You agree that regardless of what is stated anywhere in these Terms and Conditions, our rights and entitlement as stated under these Terms and Conditions will continue to remain in full force and effect and will survive any termination, cancellation, revocation or suspension of the access to the App.

26. LAW AND JURISDICTION

26.1 These Terms and Conditions will be governed by and construed in accordance with the laws of Malaysia and you irrevocably submit to the non-exclusive jurisdiction of the courts in Malaysia.

26.2 You agree to waive any objection on the ground of suitability of venue, jurisdiction or any similar ground.

27. ASSIGNABILITY

27.1 You may not assign any of your rights and obligations under these Terms and Conditions.

27.2 We may assign all or any of our rights under these Terms and Conditions to any person we deem fit.

28. SUCCESSORS BOUND

28.1 These Terms and Conditions will be binding upon your heirs, personal representatives, successors-in-title and our successors-in-title and assigns.

29. COMPLAINTS AND DISPUTES

- 29.1 If you have any complaints, disputes, enquiries or require any assistance relating to the App, you may contact the Public Bank's PBe Customer Support.
- 29.2 You are required to specify the nature of your query, complaint and/or dispute and such other details or information as may be required by us. Such complaint, dispute or query shall be investigated, handled and/or resolved in accordance with our complaints and dispute resolution procedure.

In case of deviation between the English text and the Bahasa Malaysia translation hereof, the English text shall prevail.

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