

**TERMS AND CONDITIONS GOVERNING THE
“Volvo Program – XC90”**

The “Volvo Program – XC90” (“Campaign”) is launched by Public Bank Berhad [Registration No. 196501000672 (6463-H)] (“PBB”) in partnership with Volvo Car Malaysia Sdn Bhd (VCM).

The terms and conditions below shall govern this Campaign.

1. Campaign Period

- 1.1. The Campaign is valid from **1 January to 31 March 2025**, both dates inclusive unless stated otherwise (“Campaign Period”).

2. Eligibility

- 2.1. This Campaign is open to all PBB new and existing Customers which Hire Purchase (“HP”) application submitted by Volvo Car Malaysia Sdn Bhd (VCM) and its Authorised Dealers (hereinafter referred to as (“Eligible Customer”).
- 2.2. This Campaign is open to Eligible Customer’s purchase with HP Financing of New Volvo XC90 Vehicle only (“Vehicle”) with the PBB only.
- 2.3. The Eligible Customer HP Financing applications must be submitted during the Campaign Period, approved and disbursed by **30 April 2025** by PBB in order to enjoy the Campaign offers.
- 2.4. Customer whose application(s) has been cancelled or rejected during the Campaign Period shall not qualify for the Campaign offers.
- 2.5. The financing tenure under this Campaign is 36, 60 and 84 months only.
- 2.6. The maximum amount financed is fixed at RM400,000.
- 2.7. The Eligible Customer may enjoy the following attractive offers:
 - a. Preferential and competitive financing rate from as low as 0% p. a. flat for HP Financing, depending on the Financing amount and tenure.

Hiring Period (Months)	Interest Rate (% p.a. flat)
36	0
60	0 to 0.68
84	0 to 1.17

- b. Flexible Margin of Finance up to 90% of the vehicle On-the-Road Price or maximum amount financed of RM400,000, whichever is lower
- c. Hassle-Free Application Process

3. General Term and Conditions

- 3.1. By participating in this Campaign, the Eligible Customers agree to be bound by the terms and conditions governing the HP Financing Facility (including any amendments, variations and/or revision to such terms and conditions).
- 3.2. The promotional Campaign terms shall be review on monthly basis i.e. at the end of each calendar month. Interest rates may vary at the PBB's discretion if there is any change in the Overnight Policy Rate ("OPR").
- 3.3. The existing prevailing HP Financing procedures, terms and conditions shall apply and remain unchanged.
- 3.4. PBB reserves the right to approve/ reject and vary any HP Financing proposal submitted at its absolute discretion.
- 3.5. The Eligible Customers agree and grant their consent to PBB to process, collect, use and store all of their information for the purpose of this Campaign.
- 3.6. The Eligible Customers acknowledge and agree 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 Customers. PBB will not entertain any appeals or correspondences from any Eligible Customers and/or third party on any matter concerning this Campaign.
- 3.7. PBB shall not be responsible nor accept any liabilities of any nature and whatsoever arising or suffered by the Eligible Customers and/or third parties resulting directly or indirectly from this Campaign, unless it is due to PBB's gross negligence or wilful misconduct specifically related to this Campaign.
- 3.8. PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign.
- 3.9. To the fullest extent permitted by law, PBB expressly exclude and disclaim any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality merchantability or fitness for a particular purpose in respect of this Campaign.

4. PBB reserves the right:

- 4.1 to add, delete or vary these Terms and Conditions, from time to time, wholly or in part, by providing at least twenty-one (21) calendar days' prior notice to the Eligible Customers 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; and
- 4.2 to cancel, withdraw, suspend, extend 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 Customers 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, extension, suspension or termination of this Campaign shall not entitle the Eligible Customers to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancellation, withdrawal, extension, suspension or termination.
- 4.3 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.
- 4.4 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.
- 4.5 The Eligible Customers may view PBB's Privacy Notice which states how PBB uses their information at PBB's website or any of PBB's branches.
- 4.6 The Eligible Customers are reminded to read and understand these Terms and Conditions before participating in this Campaign. In the event there are any terms that the Eligible Customers do not understand, the Eligible Customers are advised to seek independent advice and discuss further with PBB's representative.
- 4.7 For further information, please contact or visit the nearest VCM Authorised Dealers.