

TERMS AND CONDITIONS FOR “STAR ACHIEVER PROGRAMME”

Public Bank Berhad [Registration No. 196501000672 (6463-H)] (“PBB”) has launched the “Star Achiever Programme” (“Programme”) under the WISE Savings Account (“Account”) which aims to reward children who excel in their studies. The terms and conditions below shall govern this Programme.

1) Duration

1.1 The Programme will run on every calendar year from 1 January to 31 December (both dates are inclusive) or such other dates as may be determined by PBB from time to time (“Programme Period”).

2) Eligibility

2.1 The Programme is open to all PBB customers who fulfil all of the following criteria:-

- a) Open and/or maintain the Account with PBB during the Programme Period and before the examination date for *Sijil Pelajaran Malaysia* (“SPM”) examination;
- b) Must be a secondary school student who will be sitting for the SPM examination during the Programme Period. In the event the SPM examination is postponed to the next Programme Period, that is the following calendar year, the account holder of the Account is still eligible to participate in this Programme so long as the Account is opened and/or maintained during the calendar year of the Programme Period where the SPM examination was originally to be held;

Illustrations:-

i) No postponement of Examination Date:-

Account Opening Date	SPM Examination Date	Applicable Programme Period	Eligible (Yes/No) & Eligible Year
1 Jan 2022	1 Nov 2022	1 Jan 2022 to 31 Dec 2022	Yes, 2022
5 May 2022	1 Nov 2023	1 Jan 2023 to 31 Dec 2023	Yes, 2023
12 Dec 2022	1 Nov 2022	1 Jan 2022 to 31 Dec 2022	No (The Account was opened after the Examination Date)

ii) **Examination is postponed to the next Programme Period, that is the following calendar year:-**

Account Opening Date	SPM Examination Date		Applicable Programme Period	Eligible (Yes/No) & Eligible Year
	Original	Postponed		
5 May 2022	1 Nov 2022	1 Mar 2023	1 Jan 2022 to 31 Dec 2022	Yes, 2022
1 Dec 2022	1 Nov 2022	1 Mar 2023	1 Jan 2022 to 31 Dec 2022	Yes, 2022 (The Account was opened during the calendar year of the Applicable Programme Period)
1 Feb 2023	1 Nov 2022	1 Mar 2023	1 Jan 2022 to 31 Dec 2022	No (The Account was opened after the calendar year of the Applicable Programme Period)

- c) Maintain a minimum daily average balance of RM500.00 in the Account during the entire Programme Period; and
- d) The Account must be active during the applicable Programme Period and until the cash award has been credited into the account holder's account.

(Collectively referred as "Eligible Participants")

- 2.2 The child/children of all permanent/contract staff of Public Bank Group is/are eligible to participate in this Programme.
- 2.3 In case of an on-behalf account, the parents/legal guardians and the minor child are deemed as one individual for purposes of the Programme. However, only the student who is a minor child shall be eligible to participate in the Programme and shall be deemed as the Eligible Participants.
- 2.4 Where the Account is a joint account and there is more than one (1) child who are the account holder of the Account, only one (1) child will be accepted to participate for that particular Programme Period.

3) Programme Mechanics

A. Qualifying Criteria

- 3.1 Eligible Participants for this Programme who sat for SPM examination must have obtained the following minimum achievement to stand a chance to receive the cash award stated in the table below:-

Category	Minimum Achievement*	Cash Award per Recipient	Total Number of Cash Award	Total Cash Award
A	8As	RM200	100	RM20,000
B	10As	RM300	150	RM45,000

* As reported in the Examination Result Slip issued by the National Examination Board or equivalent.

B. Submission of Examination Results

- 3.2 Participation in the Programme is by submitting the examination results via PBB's website, PB Journey App or to the Eligible Participants' account holding branch (together with the original Examination Result Slip and a photocopy to be verified and kept by the branch). Upon successful online submission via PBB's website, the sender will receive a notification and a serial number will be assigned by PBB.
- 3.3 Only one (1) submission is required for each examination so long as the minimum achievement stipulated in clause 3.1 has been fulfilled.
- 3.4 Only SPM examination result that can be verified through a result slip from the National Examination Board or equivalent is accepted by PBB.
- 3.5 The due date for submission of the applicable examination results is within two (2) months from the applicable results announcement date or such other dates as may be notified by PBB from time to time ("Submission Due Date"). Any request to submit the examination result after the Submission Due Date will not be entertained.

C. The Cash Awards

- 3.6 The Programme offers a total number of two hundred and fifty (250) cash awards as stipulated in clause 3.1.
- 3.7 The cash award recipients for each category will be selected based on the one hundred (100) submissions for Category A and one hundred and fifty (150) submissions for Category B with the highest number of As achieved subject to meeting the minimum achievement as stated in clause 3.1. If more than one hundred (100) submissions in Category A and one hundred and fifty (150) submissions in Category B are eligible for the cash awards, the potential recipients will be further short listed based on the highest daily average balance in the Account during the Programme Period.
- 3.8 Eligible Participant is entitled to ONE (1) cash award for the particular Programme Period.

- 3.9 The final list of cash award recipients will be announced by PBB via PBB's website, notified by the account holding branch or any other manner as may be determined by PBB from time to time within three (3) months from the Submission Due Date or such other dates as may be deemed appropriate by PBB ("Notification Date").
- 3.10 The cash awards will be credited into the cash award recipients' Account within one (1) month from the Notification Date or such other dates as may be deemed appropriate by PBB.

4) Other Terms

- 4.1 The cash awards under this Programme are non-transferable to any third party, non-negotiable and non-exchangeable for upfront cash, credit or kind, in part or in full.
- 4.2 The cash award recipient will not be entitled to the cash awards under this Programme if the cash award recipient's Account is closed, suspended, cancelled or terminated prior to the payment of the cash awards to the cash award recipient's Account.
- 4.3 PBB reserves the right to forfeit any of the cash awards in the event of non-compliance of these terms and conditions and the terms and conditions governing the Account.

5) General

- 5.1 By participating in this Programme, the Eligible Participants agreed to be bound by these Terms and Conditions and the terms and conditions governing the Account (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 Account or the advertising, campaign, promotions, publicity and other materials relating to or in connection with this Programme, these Terms and Conditions shall prevail for the purpose of this Programme.
- 5.2 Any props, accessories, equipment or items featured together with the cash awards in all printed materials, website or PBB's branches are for decorative purposes only and shall not form part of the cash award.
- 5.3 The Eligible Participants acknowledge and agree that the records of transactions maintained by PBB and the decision of PBB in relation to any matter on this Programme including but not limited to the selection of the cash award recipients shall be final, conclusive and binding on them. PBB will not entertain any appeals or correspondences from the Eligible Participants.
- 5.4 In the event that the Eligible Participants are minor:-
- a) The parents/legal guardians of the Eligible Participants agree and grant their consent to PBB to process, collect, use and store all of their information and the Eligible Participants' information for the purpose of this Programme;
 - b) The parents/legal guardians of the Eligible Participants grant their consent for the Eligible Participants to participate in this Programme and agree that these terms and conditions shall be applicable in relation to the Eligible Participants' participation in this Programme; and
 - c) The parents/legal guardians of the Eligible Participants agree and grant their consent to PBB to publish and display their information and the Eligible Participants' information including but not limited to the name, NRIC or photographs for advertising and publishing purposes.

- 5.5 PBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participants, the parents/legal guardians of the Eligible Participants and/or third parties resulting directly or indirectly from this Programme and the cash awards unless it is due to PBB's gross negligence or wilful misconduct specifically related to this Programme.
- 5.6 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Programme and/or cash awards offered and/or published in any mass media, marketing or advertising materials.
- 5.7 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 Programme, technical failures of any kind, unauthorised human intervention and electronic or human error in the administration and processing of the Programme.
- 5.8 a) PBB reserves the right 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 Participants 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.
- b) PBB reserves the right to cancel, withdraw, suspend or terminate this Programme prior to the expiry of this Programme, in whole or in part, by providing twenty-one (21) calendar days' prior notice to the Eligible Participants 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 Participants to any claim or compensation against PBB or for any and all losses or damages suffered or incurred by the Eligible Participants.
- 5.9 This Programme shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia and such other relevant regulatory bodies.
- 5.10 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the parties submit to the non-exclusive jurisdiction of the Courts of Malaysia.
- 5.11 The parents/legal guardians of the Eligible Participants and the Eligible Participants may view PBB's Privacy Notice regarding the process, usage and/or storage of the personal data on PBB's website or at any of the PBB's branches.

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