

PB JOURNEY GOLDEN SAVERS CAMPAIGN

TERMS & CONDITIONS

The PB Journey Golden Savers Campaign (“Campaign”) is launched by Public Bank Berhad Registration No. 196501000672 [6463-H] (“PBB”). The following terms and conditions govern the Campaign offered to the Eligible Participant, as hereinafter defined:-

1. Campaign Period

- 1.1 The Campaign will run from **1 July 2020 to 30 September 2020** [both dates are inclusive (“Campaign Period”)].
- 1.2 The Campaign is available at all PBB branches in Malaysia.

2. Eligibility

- 2.1 New and existing individual PBB customers, including non-residents, aged 50 years and above at the time of participation are eligible to participate (“Eligible Participant”).
- 2.2 The following customers 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; and
 - b) Non-individuals i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies.
- 2.3 The accountholder of both the 50 PLUS Savings Account (50 SA) and the PB Golden 50 PLUS Fixed Deposit Account (50 FD) must be in the name of the same individual(s).
- 2.4 The first named accountholder in the case of a joint account in PBB’s record will be identified as the Eligible Participant.
- 2.5 The deposit made under the Campaign cannot and is prohibited to be earmarked or utilized for any other campaign running concurrently during the Campaign Period, or any extension thereof.
- 2.6 The funds used to participate in the Campaign must be from fresh funds. “**Fresh funds**” refer to funds that do not originate from any existing funds maintained in any deposit account(s) of the Eligible Participant with PBB or PIBB.

- 2.7 The acceptable source of fresh funds are as follows:-
- Cash received from an external source;
 - Proceeds received from the debiting of an account (provided the source of funds is fresh funds deposited into the said account);
 - Proceeds of a House Cheque from a 3rd party;
 - Proceeds of a Local Cheque; and/or
 - Proceeds of a Telegraphic Transfer (TT) /Interbank GIRO (IBG) /RENTAS from other banks.
- 2.8 Within seven (7) calendar days of the fresh funds being transferred to PBB where the deposit is placed, the Eligible Participant must visit the PBB account holding Branch to inform / allow the Branch to effect the placement.
- 2.9 The deposits made by way of cheque(s) are subject to clearance and will only be considered as deposit by the Eligible Participant after the cheque(s) is/(are) paid or cleared and will only be considered good if not returned dishonored. Earmarking of the deposit amount will take effect upon fulfillment of this clause.
- 2.10 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB.

3. Campaign Mechanics:-

- 3.1 The Eligible Product(s)* under the Campaign are as follows:

No.	Eligible Product(s)
1	50 PLUS Savings Account (50 SA)*
2	PB Golden 50 PLUS Fixed Deposit Account (50 FD)*

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

- 3.2 To participate in the Campaign, the Eligible Participant is required to open a 50 SA with initial opening deposit of RM500 (new account holders) or top-up RM500 in the 50 SA (existing 50 SA account holders) and allow the said deposit amount to be earmarked for 3 months in order to be eligible for placement into the 50 FD under the Campaign.
- 3.3 The 50 SA earmarking is to be made at the Account Holding Branch during the Campaign Period.

- 3.4 The promotional interest rates offered under the Campaign are as follows:

For campaign period from 1 July 2020 to 12 July 2020:

Tenure (Months)	Promotional Interest Rates (% p.a.)
3	2.30
6	2.35
9	2.45

For campaign period from 13 July 2020 to 30 September 2020:

Tenure (Months)	Promotional Interest Rates (% p.a.)
3	2.10
6	2.20
9	2.30

- 3.5 The 50 FD placement is subject to a minimum and maximum capping as follows:

Deposit Placement	
Minimum	Maximum
RM5,000 per receipt	RM1 Million per customer

- 3.6 In the event the earmarked deposit amount in the 50 SA is cancelled, withdrawn or released before the expiry of the stipulated earmarking period under the Campaign for any reason whatsoever, the Eligible Participant is required to prematurely withdraw the 50 FD placement on the same day.
- 3.7 In the event the Eligible Participant wishes to close the 50 SA prior to the maturity of the 50 FD placement, the Eligible Participant is required to uplift the earmarked deposit amount, close the 50 SA, prematurely and withdraw the 50 FD placement on the same day.
- 3.8 Conversion of a Non-Eligible Product to an Eligible Product during the Campaign Period will not qualify to participate in the Campaign.

- 3.9 Eligible Product(s) that is/ are linked to the Eligible Participant's credit/loan/financing facilities are not eligible to participate in the Campaign.
- 3.10 The Eligible Participant is allowed to make the 50 FD placement in multiple receipts subject to a minimum amount of RM5,000 per receipt.
- 3.11 The Eligible Participant is allowed to make multiple 50 FD placements of up to RM1 Million per customer as long as he/she has one (1) deposit earmarked under the Campaign.
- 3.12 The promotional interest rates are applicable for one (1) cycle only. Upon maturity, the said 50 FD will be automatically renewed at the Bank's 50 FD prevailing board rate for the same tenure.
- 3.13 The 50 FD interest will be credited into the Eligible Participant's 50 SA on a monthly basis.
- 3.14 Interest is calculated on the actual number of days.
- 3.15 The promotional interest rate is fixed upon participation / placement.
- 3.16 **Deposit placements under the 50 FD which are uplifted / withdrawn prematurely during the tenure period, will not be entitled to enjoy any interest whatsoever and any monthly interest credited prior to the premature withdrawal of the 50 FD for each completed month will be deducted from the principal amount before the 50 FD principal sum is released to the Eligible Participant.**
- The above condition will remain applicable upon renewal of the 50 FD placements.**
- 3.17 Partial withdrawal of the 50 FD placement is **not** allowed.
- 3.18 All instructions for withdrawal of the 50 FD placement must be made by giving clear and precise instructions in writing and must be duly signed by the relevant authorised signatory(ies) of the account 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, to differ from the specimen signature(s) given. All alterations in such instructions should be confirmed by the signature(s) as per the specimen signature(s).
- 3.19 Any placement made under the Campaign is not allowed to be pledged for any overdraft / cash line facility-i / any other facility or financing.

4. Campaign Reward

- 4.1 The Eligible Participant will be granted a PBB/ PIBB Credit Card with a Free for Life Cardmembership subject to the following criteria:
- a) The Eligible Participant must be New-To-Bank PBB / PIBB Principal Credit Cardmember during the Campaign period. “New-to-Bank Cardmember” is defined as customers who do not have any PBB/PIBB Credit Card;
 - b) The Eligible Participant's Credit Limit which is approved during the Campaign Period will be based on the 50 FD balance placed under the Campaign.
 - c) In the event the 50 FD is withdrawn, the Eligible Participant's credit card account will be subject to standard credit assessment.

5. PBB’s Rights

- 5.1 Save and except for the promotional interest rate stated in Clause 3.4 above which is fixed upon participation / placement, PBB may amend, delete and/or add to any of the other Terms and Conditions from time to time with at least twenty-one (21) calendar days prior notice place at PBB’s website or by any other approved medium of communication and such amendment, deletion or addition shall become effective on such date as PBB may determine. By continuing to participate in the Campaign, the Eligible Participant agrees to be bound by the amendment, deletion or addition of such other Terms and Conditions as aforesaid.

6. Others

- 6.1 By participating in the Campaign, the Eligible Participant:-
- a) agrees that these terms and conditions will be applied together with the Rules and Regulations governing the opening and operations of the Eligible Product(s) with PBB, a copy of which has been made available to the Eligible Participant. If there is any conflict or discrepancy between these terms and conditions and the Rules and Regulations governing the opening and operations of the Eligible Product(s), these terms and conditions shall be given priority and precedence;
 - b) agrees and consents that information regarding his / her Eligible Product (s) can be processed, collected, used and stored by PBB for the purpose of this Campaign; and

c) agrees that the decision of PBB will be final.

6.2 To view PBB's Privacy Notice on how PBB uses your information or should you wish to receive news on PBB's products and services including PBB's promotional offers and marketing material please go to www.pbebank.com or any of PBB's branches.

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