



PRODUCT DISCLOSURE SHEET (PDS)

(Read this Product Disclosure Sheet before you decide to take up PB Foreign Currency Current Account. Be sure to also read the general terms and conditions.)

Public Bank Berhad 196501000672 (6463-H)

Name of Product Offered:

PB Foreign Currency Current Account (PB FCY CA)

Date: 9 October 2023

1. What is this product about?

- A Current Account that is maintained in a foreign currency.
- This product is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

2. What do I get from this product?

- Available in twelve (12) major foreign currencies, i.e. U.S. Dollar (USD), Great Britain Pound (GBP), Australian Dollar (AUD), Euro (EUR), Hong Kong Dollar (HKD), New Zealand Dollar (NZD), Singapore Dollar (SGD), Japanese Yen (JPY), Chinese Renminbi¹ (CNY), Swiss Franc (CHF), Thai Baht (THB) and Canadian Dollar (CAD).
- Enjoy daily interest for selected currencies subject to meeting the minimum day end balance.
- Daily interest for selected currencies subject to meeting the minimum day end balance as follows:

Currency	Minimum Day End Balance to Earn Interest	
	Individual, Sole-proprietor and Partnership	Non-Individual
USD	USD100.00	USD3,000.00
GBP	GBP100.00	GBP3,000.00
AUD	AUD100.00	AUD3,000.00
EUR	EUR100.00	EUR3,000.00
HKD	HKD500.00	HKD10,000.00
NZD	NZD100.00	NZD3,000.00
SGD	SGD100.00	SGD3,000.00
JPY	JPY500.00	JPY10,000.00
CHF	CHF100.00	CHF3,000.00
THB	THB500.00	THB10,000.00
CNY ²	CNY500.00	CNY10,000.00
CAD	CAD100.00	CAD3,000.00

- Interest is calculated daily and credited at every month end. It is paid according to the respective currencies and is subject to change.
- Monthly statement of account is provided in hardcopy or e-statement which is available via PBe and PB enterprise.

Note:

¹ Placement of Chinese Renminbi by a company is only allowed for Trade Related purposes.

² For CNY currency, sole-proprietor and partnership are categorised as 'Non-Individual'.



3. What are the key terms and conditions?

- No introducer is required to open an account.
- Open to individuals and non-individuals i.e. Sole-Proprietorship, Partnership, Corporate Entities, Associations, Clubs and Societies.
- Minimum initial deposit of USD1,000.00 equivalent.
- No minimum balance is required to be maintained in the account.
- Deposit and withdrawal of foreign currency in cash is not allowed.
- Deposit/Placement of PB FCY CA can be made through:
 - (a) Conversion of Ringgit Malaysia based on the Bank's prevailing selling price at the time of placement.
 - (b) Conversion from one foreign currency to another foreign currency.
 - (c) Funds received via telegraphic transfer or by foreign cheque (except CNY denominated cheques).
- No cheque book and ATM card are provided.
- PB FCY CA opening requirement and operation are subject to Bank Negara Malaysia policies, directives and guidelines and the laws of Malaysia including the Foreign Exchange Policy Notices.

4. What are the fees and charges I have to pay?

No.	Type of Charges	Amount																										
1.	Account Maintenance Fee	RM30.00 (or its equivalent) per annum per customer. <u>Note:</u> <ul style="list-style-type: none"> • A proportionate amount of RM15.00 (or its equivalent) is to be charged on account(s) opened on or after 1 July. • Thereafter, the full amount of RM30.00 (or its equivalent) is payable on 1 December of the subsequent years. 																										
2.	Transaction Charges <ul style="list-style-type: none"> • Individual Customer (refers to residents, non-residents, sole-proprietor and partnership) 	<table border="1"> <thead> <tr> <th>Type of Currencies</th> <th>Transaction Charges per Debit Transaction</th> </tr> </thead> <tbody> <tr><td>USD</td><td>USD1.00</td></tr> <tr><td>GBP</td><td>GBP0.50</td></tr> <tr><td>AUD</td><td>AUD1.00</td></tr> <tr><td>EUR</td><td>EUR0.50</td></tr> <tr><td>HKD</td><td>HKD6.00</td></tr> <tr><td>NZD</td><td>NZD2.00</td></tr> <tr><td>SGD</td><td>SGD1.00</td></tr> <tr><td>JPY</td><td>JPY100.00</td></tr> <tr><td>CHF</td><td>CHF1.00</td></tr> <tr><td>THB</td><td>THB36.00</td></tr> <tr><td>CNY*</td><td>CNY6.00</td></tr> <tr><td>CAD</td><td>CAD1.00</td></tr> </tbody> </table> <p>* For CNY currency, sole-proprietor and partnership are categorised as 'Non-Individual'.</p>	Type of Currencies	Transaction Charges per Debit Transaction	USD	USD1.00	GBP	GBP0.50	AUD	AUD1.00	EUR	EUR0.50	HKD	HKD6.00	NZD	NZD2.00	SGD	SGD1.00	JPY	JPY100.00	CHF	CHF1.00	THB	THB36.00	CNY*	CNY6.00	CAD	CAD1.00
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	<ul style="list-style-type: none"> • Non-Individual Customer 	USD4.00 (or its equivalent in RM) per debit transaction (payments).																										



5. What are the major risks?

- Exchange Rate Risk may be incurred on conversion (if any) of the foreign currency deposit. The earnings from the foreign currency deposit will be dependent on the exchange rates which prevails at the time of the withdrawal of the foreign currency deposit. The changes in foreign exchange rates for conversion may result in depletion or diminution of the interest earnings (if any) in respect to the deposit in the account.

6. What do I need to do if there are changes to my contact details?

- It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

7. Where can I get further information?

- If you have any enquiries, please approach the nearest Public Bank branch, contact the Bank at 03-2170 8000 or visit Public Bank's website.

8. Are there other types of Foreign Currency Account available?

- PB Foreign Currency Fixed Deposit Account
- PB Multi Foreign Currency Current Account
- PB Multi Foreign Currency Fixed Deposit Account

WARNING

THERE IS AN INHERENT EXCHANGE RATE RISK IN FOREIGN CURRENCY DEPOSITS DUE TO THE FLUCTUATION OF THE FOREIGN CURRENCY EXCHANGE RATE AGAINST RINGGIT MALAYSIA.

The information provided in this product disclosure sheet is issued on 9 October 2023 and will be valid until the next periodical review.