



<p><b>PRODUCT DISCLOSURE SHEET (PDS)</b></p> <p>(Read this Product Disclosure Sheet before you decide to take up PB Multi Foreign Currency Fixed Deposit Account. Be sure to also read the general terms and conditions.)</p>	<p><b>Public Bank Berhad 196501000672 (6463-H)</b></p> <p>Name of Product Offered: <b>PB Multi Foreign Currency Fixed Deposit Account (PB MFFD)</b></p> <p>Date: 9 October 2023</p>
<p><b>1. What is this product about?</b></p> <ul style="list-style-type: none"><li>• A Fixed Deposit account that allows customer to hold up to twelve (12) foreign currencies in a single account.</li><li>• This product is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.</li></ul>	
<p><b>2. What do I get from this product?</b></p> <ul style="list-style-type: none"><li>• Flexible placement for 1-Month, 3-Month, 6-Month and 12-Month.</li><li>• 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 Renminbi (CNY), Swiss Franc (CHF), Thai Baht (THB) and Canadian Dollar (CAD).</li><li>• A single consolidated quarterly statement of account for all currencies is provided in hardcopy.</li><li>• Interest is calculated based on the actual number of days.</li><li>• Interest will be paid in the same currency in the customer's account upon maturity.</li></ul>	
<p><b>3. What are the key terms and conditions?</b></p> <ul style="list-style-type: none"><li>• Open to individuals and non-individuals i.e. Sole-Proprietorship, Partnership, Corporate Entities, Associations, Clubs and Societies.</li><li>• Minimum deposit of RM5,000.00 equivalent for individuals and RM10,000.00 equivalent for non-individuals in a single Foreign Currency Fixed Deposit (FCY FD) Receipt.</li><li>• Deposit and withdrawal of foreign currency in cash is not allowed.</li><li>• Deposits/Placement of PB MFFD can be made through:<ul style="list-style-type: none"><li>(a) Conversion of Ringgit Malaysia based on the Bank's prevailing selling price at the time of placement.</li><li>(b) Conversion from one foreign currency to another foreign currency.</li><li>(c) Funds received via telegraphic transfer or by foreign cheque (except CNY denominated cheques).</li></ul></li><li>• No interest will be paid on any FCY FD prematurely withdrawn.</li><li>• For individuals, no FCY FD Receipt will be issued upon placement of any foreign currencies. A Confirmation Advice will be issued upon placement.</li><li>• For non-individuals, a FCY FD Receipt will be issued upon placement of any foreign currencies.</li><li>• PB MFFD opening requirement and operation are subject to Bank Negara Malaysia policies, directives and guidelines and the laws of Malaysia including Foreign Exchange Policy Notices.</li></ul>	

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

No.	Type of Charges	Amount
1.	Lost/Misplaced FCY FD Receipt (upon execution of the Indemnity Form)	<ul style="list-style-type: none"> <li>• RM5.00 service charge, plus</li> <li>• RM10.00 stamp duty for the 'Indemnity Letter for Lost Fixed Deposit'</li> </ul>

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