

TERMS AND CONDITIONS GOVERNING THE “PB FIXED DEPOSIT / TERM DEPOSIT-i” CAMPAIGN

The “PB Fixed Deposit / Term Deposit-i” Campaign (“Campaign”) is launched jointly by Public Bank Berhad (Registration No. 196501000672 (6463-H)) (“PBB”) and Public Islamic Bank Berhad (Registration No. 197301001433 (14328-V)) (“PIBB”) (collectively known as “the Bank”). The terms and conditions below shall govern this Campaign.

1. Campaign Period

- 1.1 This Campaign will run from **1 January 2022 to 30 April 2022**, (both dates are inclusive, or such other dates as determined by the Bank (“Campaign Period”)).
- 1.2 This Campaign is available at all PBB and PIBB branches in Malaysia.

2. Eligibility

- 2.1 This Campaign is open to all PBB and PIBB individual customers aged 18 years and above as at the time of participation including non-residents, permanent or contract employees of PBB, PIBB and Public Investment Bank Berhad (“PIVB”) (“Eligible Participant”).
- 2.2 In the case of an account opened on behalf of the minor by the parent / guardian, the Eligible Participant would be the parent / guardian of the account as stated in the records of PBB or PIBB.
- 2.3 The following persons are **NOT** eligible to participate in this Campaign;
 - a) non-individual customers i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies;
 - b) persons who are or become mentally unsound;
 - c) persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
 - d) persons whose accounts held with PBB / PIBB are in delinquent or unsatisfactorily conducted as determined by PBB / PIBB.

3. Campaign Mechanics

3.1 The Eligible Product(s) under this Campaign are as follows:

No.	Eligible Product(s)
1	PB Golden 50 PLUS Fixed Deposit Account (“50FD”)*
2	PLUS Fixed Deposit (“PLUS FD”)*
3	Term Deposit-i (“TD-i”)*

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

3.2 The Eligible Participant who makes a placement of a minimum sum of Ringgit Malaysia Five Thousand (RM5,000) per fixed deposit receipt (“receipt”) in the Eligible Product(s) during the Campaign Period is entitled to enjoy these promotional interest / profit rates:-

Tenure	Promotional Interest / Profit Rates (% p.a.)	
	50FD	PLUS FD / TD-i
6-Month	2.25	2.20
9-Month	2.30	2.25
12-Month	2.35	2.30

3.3 The Eligible Participant is allowed to make 50FD / PLUS FD / TD-i placement in multiple receipts subject to a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) per receipt and up to a maximum of Ringgit Malaysia Ten Million (RM10,000,000) per Eligible Product.

3.4 All monies or funds placed under this Campaign must be from fresh funds. “Fresh funds” refers to any monies or funds which do not originate from the existing funds in the Eligible Participant’s deposit account whether held solely or jointly with another person and maintained with PBB or PIBB. The Eligible Participant must make the deposit placement within seven (7) calendar days from the date the monies or funds are transferred or credited into the Eligible Participant’s account, if not the monies or funds will no longer be deemed as “fresh funds”.

3.5 The interest / profit payment modes for the Eligible Product(s) are as follows:

Eligible Product(s)	Interest / Profit Payment Modes
50FD	The 50FD interest will be credited into the Eligible Participant’s designated Current Account/Current Account-i or Savings Account/Savings Account-i (CASA / CASA-i) on a monthly basis.
PLUS FD / TD-i	Upon maturity, the PLUS FD interest / TD-i profit (whichever applicable) will be added to principal amount or credited into the Eligible Participant’s designated CASA / CASA-i in accordance to PBB / PIBB’s standard operational rules for crediting of PLUS FD interest / TD-i profit (whichever applicable) to CASA / CASA-i.

3.6 Interest or profit (whichever applicable) is calculated based on the actual number of days.

3.7 The 50FD is for 6-month or 9-month or 12-month placement only. The promotional interest rate is applicable for one (1) cycle only. The 50FD will be automatically renewed for 6-month or 9-month or 12-month tenure at PBB’s prevailing interest board rates and the 50FD interest will be credited into the Eligible Participant’s designated CASA / CASA-i on a monthly basis.

3.8 The PLUS FD / TD-i is for 6-month or 9-month or 12-month placement only. The promotional interest / profit rate is applicable for one (1) cycle only. The PLUS FD / TD-i will be automatically renewed for 6-month or 9-month or 12-month tenure at PBB / PIBB’s prevailing interest / profit board rates with the PLUS FD interest / TD-i profit (whichever applicable) added to principal amount or credited into the Eligible Participant’s designated CASA / CASA-i upon maturity.

3.9 The accountholder for 50FD / PLUS FD / TD-i and CASA / CASA-i must be in the name of the same individual(s).

3.10 **Any 50FD / PLUS FD / TD-i placement which is made under this Campaign and withdrawn prior to its maturity will not be entitled to any interest / profit (whichever applicable).**

The above condition will remain applicable upon renewal of the 50FD / PLUS FD / TD-i placement.

- 3.11 For 50FD which is withdrawn prior to maturity, any monthly interest credited into the designated CASA / CASA-i prior to withdrawal of 50FD will be deducted from the principal amount before the 50FD withdrawal proceeds are released to the Eligible Participant.
- 3.12 Partial withdrawal of the 50FD / PLUS FD / TD-i placement is **not** allowed.
- 3.13 All instructions for withdrawal of the 50FD / PLUS FD / TD-i placement must be made by giving clear and precise instructions in writing and duly signed by the relevant authorised signatory(ies) of the accountholder with regard to the withdrawal and disposal of the placement. PBB and PIBB are entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB or PIBB, as the case may be, differ from the specimen signature(s) in PBB's or PIBB's system. All alterations in such instructions should be confirmed by the authorised signatory(ies) in which the signature(s) shall be in accordance with the specimen signature(s) in PBB's or PIBB's system.
- 3.14 Any 50FD / PLUS FD / TD-i placement made under this Campaign shall not be pledged as security for any overdraft, cash line facility-i or any other facility or financing.
- 3.15 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB and/or PIBB.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these terms and conditions, the terms and conditions governing the Eligible Product(s) and terms and conditions governing CASA / CASA-i (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 Eligible Product(s) and the terms and conditions governing CASA / CASA-i, these terms and conditions shall prevail for the purpose of this Campaign.
- 4.2 The Eligible Participant acknowledges and agrees that the records of transactions maintained by PBB and PIBB and the decision of PBB and PIBB in relation to any matter on this Campaign shall be final, conclusive and binding on them. PBB and PIBB will not entertain any appeals or correspondences from any Eligible Participant and/or third party.
- 4.3 The Eligible Participant agrees and grant his/her consent to PBB and PIBB to process, collect, use and store all of his/her information relating to the Eligible Product(s), CASA and CASA-i for the purpose of this Campaign.

- 4.4 PBB and PIBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participant and/or third party resulting directly or indirectly from this Campaign unless it is due to PBB's or PIBB's gross negligence or willful misconduct specifically related to this Campaign.
- 4.5 PBB and PIBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign published in any mass media, marketing or advertising materials.
- 4.6 To the fullest extent permitted by law, PBB and PIBB 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.
- 4.7 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.
- 4.8 PBB and PIBB reserve the right:
- a) 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 Participant through posting on PBB's / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by PBB / PIBB from time to time.
 - b) to cancel, withdraw, suspend 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 Participant through posting on the PBB's / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by the PBB / PIBB from time to time. For the avoidance of doubt, any cancellation, withdrawal, suspension or termination shall not entitle the Eligible Participant to any claim or compensation against PBB / PIBB for any and all losses or damages suffered or incurred by the Eligible Participant; and

- c) to revise the promotional interest / profit rates under the Campaign by providing prior notice to the Eligible Participant through posting on the PBB's / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by the PBB / PIBB from time to time.

4.9 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participant agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.

4.10 Eligible Participant may view PBB's or PIBB's Privacy Notice which states how PBB or PIBB uses the Eligible Participant's information at www.pbebank.com or www.publicislamicbank.com.my or any of PBB's or PIBB's branches.

The Remainder of This Page Has Been Intentionally Left Blank
