

PB JOURNEY JUNIOR SAVERS CAMPAIGN

TERMS & CONDITIONS

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

1. Campaign Period

- 1.1 This Campaign will run from **1 August 2020 to 31 October 2020** [both dates are inclusive (“Campaign Period”).]
- 1.2 This Campaign is available at all PBB branches in Malaysia.

2. Eligibility

- 2.1 This Campaign is open to all new and existing PBB individual customers including non-residents (“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 In order for the WISE Savings Account (WISE) that are solely/jointly opened under the accountholder(s) of aged below 18 (“Minor”) to participate in this Campaign, the parent/legal guardian of the Minor must give consent and agree to the Terms and Conditions of this Campaign.
- 2.4 For On-behalf Account or Joint Account opened with parent / legal guardian, the Eligible Participant is the parent / legal guardian of the Minor.
- 2.5 The accountholder of both WISE and PLUS FD must be in the name of the same individual(s).
- 2.6 The WISE deposit and PLUS Fixed Deposit (PLUS FD) placement made under this Campaign cannot and is prohibited to be utilized for any other campaign running concurrently during this Campaign Period, or any extension thereof.

- 2.7 The WISE deposit and PLUS FD placement made under this 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.
- 2.8 The acceptable source of fresh funds are as follows:-
- a) Cash received from an external source;
 - b) Proceeds received from the debiting of an account (provided the source of funds is fresh funds deposited into the said account);
 - c) Proceeds of a House Cheque from a 3rd party;
 - d) Proceeds of a Local Cheque; and/or
 - e) Proceeds of a Telegraphic Transfer (TT) / Interbank GIRO (IBG) / RENTAS from other banks.
- 2.9 Within seven (7) calendar days of the fresh funds being transferred to PBB where the deposit is placed, the Eligible Participant must visit the account holding branch to inform the said branch of the transfer and to allow PBB to effect the participation.
- 2.10 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. Participation in this Campaign will take effect upon fulfillment of this Clause.
- 2.11 Any earmarked amount in WISE and PLUS FD placement made under this Campaign are not allowed to be pledged for any overdraft or cash line facility- i, or any other facility or financing.
- 2.12 This Campaign is **NOT** valid with other product promotions that are concurrently offered by PBB and/or PIBB.

3. Campaign Mechanics

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

No.	Eligible Product(s)
1	WISE Savings Account (WISE)*
2	PLUS Fixed Deposit (PLUS FD)*
3	empower 2 [#] / empower Edu 2 [#] / PB Max Advantage [^] (Insurance Eligible Product)

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

Regular Premium Investment-Linked Insurance Plan underwritten by AIA Berhad (“AIA”).

^ Non-Participating Insurance Plan with Investment-Linked Features underwritten by AIA.

3.2 To participate in this Campaign, the Eligible Participant is required to open a new WISE with minimum initial deposit of RM500 (new accountholders) or top-up minimum deposit of RM500 (existing accountholders) and allow the said deposit to be earmarked for 3 months.

3.3 The Eligible Participant will be entitled to the following upon fulfilling the criteria stipulated under Clause 3.2:-

- a) **5-Month PLUS FD Promotional Interest Rate;** and/or
- b) **Cash Rebate of RM150** for the first year premium on Insurance Eligible Product(s)

3.4 The Eligible Participant will be entitled to participate in the **Cash Prize Contest** upon fulfilling Clause 3.2 and any one of the criteria stipulated under Clause 3.3.

3.5 The WISE earmarking and Insurance Eligible Product sign-up under this Campaign must be made at the WISE account holding branch.

4. WISE

4.1 Conversion of a Non-Eligible Product to an Eligible Product during this Campaign Period will not qualify to participate in this Campaign.

4.2 In the event the earmarked deposit amount in WISE is cancelled, withdrawn or released before the expiry of the stipulated earmarking period under this Campaign for any reason whatsoever, the Eligible Participant is required to prematurely withdraw the PLUS FD placement on the same day.

- 4.3 In the event the Eligible Participant wishes to close the WISE prior to the maturity of the PLUS FD placement, the Eligible Participant is required to uplift the earmarked deposit amount, close the WISE, and prematurely withdraw the PLUS FD placement on the same day.

5. PLUS FD Promotional Interest Rate

- 5.1 The PLUS FD placement under this Campaign is subject to a minimum and maximum capping as follows:

PLUS FD Placement	
Minimum	Maximum
RM5,000 per receipt	RM1,000,000 per customer

- 5.2 The new PLUS FD placement must be made during this Campaign Period.
- 5.3 The Eligible Participant is allowed to make PLUS FD placement in multiple receipts subject to a minimum amount of RM5,000 per receipt.
- 5.4 The Eligible Participant is allowed to make multiple PLUS FD placements of up to RM1 Million per customer as long as he/she has one (1) deposit earmarked under the Campaign.
- 5.5 If the Eligible Participant has more than one (1) deposit earmarked, he/she is only allowed to make PLUS FD placements up to RM1 Million under the Campaign.
- 5.6 The promotional interest rate offered under this Campaign is as follows:-

Tenure	Promotional Interest Rate (% p.a.)
5-Month	2.15

- 5.7 The PLUS FD is for 5-month placement only. The promotional interest rate is applicable for one (1) cycle only. The PLUS FD will be automatically renewed for 5-month tenure at PBB's prevailing board rate with the PLUS FD interest added to principal amount or credited into the Eligible Participant's designated WISE upon maturity.
- 5.8 Interest is calculated on the actual number of days.
- 5.9 The PLUS FD promotional interest rate is fixed upon participation / placement.

- 5.10 Upon maturity, the PLUS FD interest will be added to principal amount or credited into the Eligible Participant's designated WISE in accordance to PBB's standard operational rules for crediting of PLUS FD interest to WISE.
- 5.11 **PLUS FD placement under this Campaign which are uplifted / withdrawn prematurely during the tenure period, will not be entitled to enjoy any interest whatsoever.**

The above condition will remain applicable upon renewal of the PLUS FD placement.

- 5.12 Partial withdrawal of the PLUS FD placement is **not** allowed.
- 5.13 All instructions for withdrawal of the PLUS FD placement must be made by giving clear and precise instructions in writing and duly signed by the authorised signatory(ies) of the account with regard to the withdrawal and disposal of the placement. PBB are entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB, as the case may be, 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).

6. Cash Rebate for Insurance Eligible Product

- 6.1 The Eligible Participant will be entitled to a Cash Rebate of RM150 for the first year premium by signing up for the respective Insurance Eligible Product(s) with a minimum set-inforce (SIF) annualized premium as follows:-

Insurance Eligible Product(s)	Minimum SIF Annualized Premium (RM)	Mode of Payment
empower 2	2,000	Annually
empower Edu 2	2,000	
PB Max Advantage	5,000	

- 6.2 The minor of the WISE and the life insured of the Insurance Eligible Product(s) must be the same person.
- 6.3 The Insurance Eligible Product(s) must be Set-In-Force with annual premium payment mode during the Campaign Period and no later than 30 November 2020.
- 6.4 The Eligible Participant is entitled to one (1) unit of Cash Rebate for each Insurance Eligible Product(s) under this Campaign.

- 6.5 The Cash Rebate is non-transferable, non-negotiable and non-exchangeable for gift, credit or kind, in part or in full.
- 6.6 The Cash Rebate will be credited to Eligible Participant's designated WISE within three (3) months after the Campaign Period.
- 6.7 In the events of the following, the Eligible Participant will not be entitled to the Cash Rebate:-
- a) the WISE is closed prior to the crediting of the Cash Rebate;
 - b) the Policy is cancelled within respective Policy's "cooling off period" or "free look period", surrendered or replaced with an existing AIA policy during the Campaign Period. Please refer to respective Insurance Eligible Product's Product Disclosure Sheet for more details on the "cooling off period" or "free look period"; and/or
 - c) the earmarked deposit amount in WISE is cancelled, withdrawn or released in less than the stipulated earmarking period for any reason whatsoever.

7. Cash Prize Contest

- 7.1 The Cash Prize offered are as follows:-

Prize	No. of Winner	Cash Prize (RM)
First	1	3,888
Second	1	1,888
Third	1	888
Consolation	165	188

- 7.2 The Eligible Participant will be entitled to the contest entries as follows:-

Eligible Product	Description	No. of Contest Entry
WISE	Every RM200 earmarked amount	1
PLUS FD	Every RM1,000 placement amount	1
Insurance Eligible Product	Every RM100 SIF Annualized Premium	1

- 7.3 The Eligible Participant will not be entitled to the contest entries in the following events during the Campaign Period:-
- a) the earmarked deposit amount in WISE is cancelled, withdrawn or released in less than the stipulated earmarking period;
 - b) PLUS FD placement under this Campaign is uplifted / withdrawn, prematurely during the tenure period; and/or
 - c) the Policy is cancelled within respective Policy's "cooling off period" or "free look period", surrendered or replaced with an existing AIA policy during the Campaign Period.
- 7.4 The First, Second and Third Prize potential winners will be selected based on the highest aggregated contest entries at the end of the Campaign Period.
- 7.5 One hundred and sixty-five (165) Eligible Participants will be shortlisted as the Consolation Prize winners based on the pre-determined criteria i.e. total number of contest entries received at the end of the Campaign Period divided by one hundred and sixty-five (165). The Eligible Participant with Serial Number matching the aforesaid number will be shortlisted as the potential Consolation Prize winners.
- 7.6 The Eligible Participant is only entitled to one (1) Cash Prize under this Campaign.
- 7.7 The potential one hundred and sixty-five (165) Cash Prize winners are required to answer one (1) question correctly to be entitled to the Cash Prize.
- 7.8 Potential Cash Prize winners who fails to answer the question correctly will not be entitled to the Cash Prize and the next potential winner will be contacted.
- 7.9 The confirmed Cash Prize winners list will be announced and published on PBB's website.
- 7.10 The Cash Prize is non-transferable, non-negotiable and non-exchangeable for gift, credit or kind, in part or in full.
- 7.11 The Cash Prize will be credited into WISE within three (3) months after the Campaign Period.
- 7.12 In the event the WISE is closed prior to the crediting of the Cash Prize, no Cash Prize will be credited.

8. Rights of PBB

8.1 Save and except for the promotional interest rate stated in Clause 5.6 above which is fixed upon participation / placement, PBB may amend, delete and/or add to any of the other Terms and Conditions herein with at least twenty-one (21) calendar days prior notice placed 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 this Campaign, the Eligible Participant agrees to be bound by the amendment, deletion or addition of such other Terms and Conditions as aforesaid.

9. Others

9.1 By participating in this 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 WISE and PLUS FD, and the terms and conditions and exclusions of the respective Insurance Eligible Product’s Policy contract, a copy of which has been made available to the Eligible Participant;
- b) agrees and consents that information regarding his/her WISE, PLUS FD and Insurance 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.

9.2 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.pbbebank.com or any of PBB’s branches.

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