

TERMS AND CONDITIONS GOVERNING THE “PB eFD via FPX” CAMPAIGN

The “PB eFD via FPX” Campaign (“Campaign”) is launched by Public Bank Berhad Registration No. 196501000672 [6463-H] (“PBB”). The terms and conditions below shall govern this Campaign:-

1. Campaign Period

1.1 This Campaign will run from **1 January 2021 to 30 April 2021** [both dates inclusive (“Campaign Period”)].

1.2 This Campaign is available at PBe Online Banking (“PBe”).

2. Eligibility

2.1 The following participants are eligible to participate (“Eligible Participant”) in this Campaign:

- a) Individual customers aged 18 years and above as at the time of participation who have an existing conventional personal Current Account or Savings Account (CASA) and who have registered for PBe; or
- b) Sole-proprietors who have an existing conventional CASA and who have registered for PBe.

2.2 The following customers are **NOT** eligible to participate in this Campaign:

- a) Customers with Joint CASA;
- b) Permanent and/or contract employees of PBB, Public Islamic Bank Berhad (“PIBB”) and Public Investment Bank Berhad;
- c) Non-individual customers i.e. partnerships, corporate entities, associations, clubs, schools and societies;
- d) Persons who are or become mentally unsound;
- e) Persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
- f) Persons whose accounts held with PBB are in delinquent or unsatisfactorily conducted as determined by PBB.

- 2.3 The Eligible Participant must enroll via PBe to participate in this Campaign and fulfill the following criteria:
- a) Customer to have an existing PBe account or register a new PBe account at any PBB branches or at the nearest PBB’s ATM during this Campaign Period;
 - b) Customer to have an existing PB eFixed Deposit (“PB eFD”) account or open a new PB eFD account via PBe with a single deposit placement for the minimum amount of RM5,000 during this Campaign Period and the placement of PB eFD must be made using FPX fund transfer from other banks via PBe; and
 - c) Customer to have a conventional CASA to be selected during the PB eFD account opening (“Designated CASA”). The Designated CASA will be tagged to the PB eFD Account for placement / withdrawal / interest crediting purposes.

3. Campaign Features

- 3.1 The Eligible Product under this Campaign is **PB eFD*** (“eFD”).
 * Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

- 3.2 All eFD placement(s) under this Campaign must be deposit by way of fund transfer from other banks via Financial Process Exchanges (“FPX”).

FPX is secure online payment method that facilitates interbank transfer of funds, facilitated by Payments Network Malaysia Sdn Bhd. (“PayNet”). Further details can be viewed at <https://www.paynet.my/business-fpx.html>

- 3.3 The placement amount requirement for this Campaign is as follows:

eFD Placement	
Minimum (RM)	Maximum (RM)
5,000	2,000,000 (per eFD account)

- 3.4 The maximum deposit amount per FPX transaction is RM30,000 or the Eligible Participant’s individual Internet Banking Limit maintained with the respective bank, whichever is lower.
- 3.5 Eligible Participant can make multiple deposit transaction by way of fund transfer from other banks via FPX for up to RM2,000,000.00 per eFD account.

3.6 The promotional interest rates offered under this Campaign are as follows:

Tenure	Promotional Interest Rates (% p.a.)
1-Month	2.00
2-Month	2.10
3-Month	2.20

3.7 The promotional interest rate is only available to Eligible Participant for eFD placement by using FPX fund transfer made via PBe during the Campaign Period, from six (6) a.m. to eleven (11) p.m., seven (7) days a week, or during such hours as stipulated by PBB at PBe.

3.8 The eFD placement via FPX is for **1-month, 2-month or 3-month placement only**. The promotional interest rate is applicable for one (1) cycle only. The eFD will be automatically renewed for 1-month, 2-month or 3-month tenure at PBB’s prevailing board rates with the eFD interest added to principal amount or credited into the Eligible Participant’s Designated CASA upon maturity.

3.9 Interest is calculated on the actual number of days.

3.10 The promotional interest rate is fixed upon participation / placement.

3.11 Upon maturity, the eFD interest will be added to principal amount or credited into the Eligible Participant’s Designated CASA in accordance to PBB’s standard operational rules for crediting of eFD interest to Designated CASA.

3.12 Withdrawals of PB eFD can only be performed via PBe. The principal sum and interest earned thereon (if any) shall be automatically credited into the Designated CASA.

3.13 **Deposit placement made under this Campaign which are withdrawn prior to their maturity will not be entitled to any interest.**

The above condition will remain applicable upon renewal of eFD placements.

3.14 Partial withdrawal of the eFD placement is **not** allowed.

3.15 This Campaign is **not** valid with any other product promotions that are concurrently offered by PBB.

3.16 Any placement made in eFD under this Campaign is not allowed to be pledged for any overdraft, any other facility or financing.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Participant agree to be bound by these terms and conditions, the terms and conditions governing the eFD (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 eFD, these terms and conditions shall prevail for the purpose of this Campaign.
- 4.2 The Eligible Participant acknowledge and agree that the records of transactions maintained by PBB and the decision of PBB in relation to any matter on this Campaign shall be final, conclusive and binding on them. PBB will not entertain any appeals or correspondences from any Eligible Participant and/or third party.
- 4.3 The Eligible Participant agree and grant their consent to PBB to process, collect, use and store all of their information relating to the eFD for the purpose of this Campaign.
- 4.4 PBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participant and/or third parties resulting directly or indirectly from this Campaign unless it is due to PBB's gross negligence or willful misconduct specifically related to this Campaign.
- 4.5 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign offered and/or published in any mass media, marketing or advertising materials.
- 4.6 To the fullest extent permitted by law, PBB expressly excludes and disclaims 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 reserves the right to add, delete or vary these terms and conditions, from time to time, wholly or in part by providing prior notice through posting on PBB's website, displaying notice at PBB's branches or any other manner as may be determined by PBB from time to time.

4.9 PBB reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of this Campaign, in whole or in part, with prior notice. For the avoidance of doubt, any cancellation, withdrawal, suspension, extension or termination shall not entitle the Eligible Participant to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Eligible Participant.

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

4.11 Eligible Participant may view PBB's Privacy Notice which states how PBB uses their information at www.pbebank.com or any of PBB's branches

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