

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

The “PB eFD via FPX” Campaign (“Campaign”) is launched by Public Bank Berhad Company 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 May 2022** to **31 August 2022** [both dates inclusive (“Campaign Period”)].
- 1.2 This Campaign is available at PBe Online Banking (“PBe”).

2. Eligibility

- 2.1 The Campaign is open to all new and existing PB eFixed Deposit (“PB eFD”) account holders who is 18 years old and above as at the time of participation (“Eligible Participant”). PB eFD can only be held solely by one (1) individual.
- 2.2 The following persons are **NOT** eligible to participate in this Campaign:
 - a) Joint conventional or Islamic personal current / savings account (“CASA / CASA-i”) account holders;
 - 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/PIBB are in delinquent or unsatisfactorily conducted as determined by PBB/PIBB.

3. Campaign Mechanics

- 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 Subject to this terms and conditions, Eligible Participants are entitled to enjoy promotional interest rate as stated in the table below for their placement of eFD through fund transfer from other banks via Financial Process Exchanges (“FPX”) during the Campaign Period.

Tenure	Promotional Interest Rates (% p.a.)
6-Month	2.30
9-Month	2.35
12-Month	2.40

FPX is a secure online payment method that facilitates interbank transfer of funds and it is facilitated by Payments Network Malaysia Sdn Bhd. (“PayNet”). For further details, Eligible Participants may view it at <https://www.paynet.my/business-fpx.html>

- 3.3 The Eligible Participants’ PB eFD must be linked to the Eligible Participants’ personal CASA / CASA-i for the purpose of facilitating the placement of the eFD, interest payment and withdrawal of the eFD (“Designated CASA”). For the avoidance of doubt, only selected CASA / CASA-i as determined by PBB from time to time can be selected as Designated CASA.
- 3.4 For placement through FPX fund transfer, the maximum deposit amount per transaction is based on the limit permitted by PBB or the limit permitted by and set with the relevant banks in relation to such transfer, whichever is lower. Any interest payment or withdrawal of the eFD will be credited to the Designated CASA.
- 3.5 Eligible Participants are allowed to make multiple placement through FPX subject to the minimum and maximum placement, details are as follows:

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

- 3.6 The promotional interest rate is only available 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.
- 3.7 The eFD placement via FPX is for **6-month, 9-month or 12-month placement only**. The promotional interest rate is applicable for one (1) cycle only. The eFD will be automatically renewed for 6-month, 9-month or 12-month tenure at PBB's prevailing board rates with the eFD interest added to the principal amount or credited into the Eligible Participant's Designated CASA upon maturity.
- 3.8 Interest is calculated based on the actual number of days.
- 3.9 Upon maturity, the eFD interest will be added to the 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.
- 3.10 Withdrawals of PB eFD can only be performed via PBe. The principal sum and interest earned (if any) will be automatically credited into the Designated CASA.
- 3.11 **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.
- 3.12 Partial withdrawal of the eFD placement is **not** allowed.
- 3.13 This Campaign is **not** valid with any other product promotions or campaigns that are concurrently offered by PBB.
- 3.14 Any placement made in eFD under this Campaign is not allowed to be pledged as security for any overdraft or 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 and the 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 eFD 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 Participants 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 Participants and/or third party.
- 4.3 The Eligible Participants agree and grant their consent to PBB to process, collect, use and store all of their information relating to the eFD, CASA/CASA-i 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:
 - 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 website, displaying notice at PBB's branches or any other manner as may be determined by PBB 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 day prior notice to the Eligible Participant 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. For the avoidance of doubt, any cancellation, withdrawal, suspension 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.
- c) to revise the promotional interest rate under the Campaign by providing prior notice to the Eligible Participant 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 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.

4.10 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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