

TERMS AND CONDITIONS GOVERNING THE “PB FCY FD” CAMPAIGN

The “PB FCY FD” Campaign (“Campaign”) is launched by Public Bank Berhad (“PBB”). The following terms and conditions govern the Campaign offered to the Eligible Participant, as hereinafter defined :

1. Campaign Period

- 1.1 The Campaign will run from **12 September 2018 to 31 March 2019**, [both dates are inclusive (“Campaign Period”)]. PBB reserves the right to change the duration and/or the commencement and/or expiry date of the Campaign Period.
- 1.2 The Campaign is available at all PBB branches in Malaysia.

2. Eligibility

- 2.1 The following participants are eligible to participate (“Eligible Participant”) in this Campaign:
 - (a) all new and existing customers of PBB;
 - (b) an individual aged 18 years and above as at the time of participation (personal or joint accountholders) including non-residents, permanent or contract employees of PBB, Public Islamic Bank Berhad (“PIBB”) and Public Investment Bank Berhad (“PIVB”);
 - (c) non-individuals i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs and societies.
- 2.2 The Eligible Participant in the case of joint account will be the primary account holder and that person will be treated as one accountholder. The “primary accountholder” is defined as the first named joint accountholder in PBB’s records.
- 2.3 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB.

3. Campaign Mechanics:-

- 3.1 The Eligible Product* under the Campaign is PB Foreign Currency Fixed Deposit (FCY FD).

Note* - Eligible for protection by Perbadanan Insurans Deposit Malaysia.

- 3.2 The three (3) participating foreign currencies (Participating FCY) under the Campaign are:

| No. | Participating FCY |
|-----|-------------------------|
| 1. | US Dollar (USD) |
| 2. | Pound Sterling (GBP) |
| 3. | Australian Dollar (AUD) |

- 3.3 The deposit placement under the Campaign is subject to a minimum and maximum amount as follows:

Minimum : RM50,000 equivalent of foreign currency amount per receipt

Maximum : No maximum amount

- 3.4 The new placement must be made during the Campaign Period.
- 3.5 The Eligible Participant is allowed to make FCY FD placement in multiple receipts subject to a minimum amount of RM50,000 equivalent of foreign currency amount **per receipt** for the respective Participating FCY.
- 3.6 The Promotional Rates offered under the Campaign are as follows:

For campaign period from 12 September 2018 to 3 October 2018:

| Participating FCY | Promotional Rates (% p.a.) | | |
|-------------------|----------------------------|---------|---------|
| | 1-month | 3-month | 6-month |
| USD | 2.12 | 2.55 | 2.80 |
| GBP | 0.50 | 1.00 | 1.15 |
| AUD | 1.80 | 2.40 | 2.50 |

For campaign period from 4 October 2018 to 1 November 2018:

| Participating FCY | Promotional Rates (% p.a.) | | |
|-------------------|----------------------------|---------|---------|
| | 1-month | 3-month | 6-month |
| USD | 2.35 | 2.85 | 3.00 |
| GBP | 0.50 | 1.00 | 1.15 |
| AUD | 1.80 | 2.40 | 2.50 |

For campaign period from 2 November 2018 to 31 December 2018:

| Participating FCY | Promotional Rates (% p.a.) | | |
|----------------------|----------------------------|---------|---------|
| | 1-month | 3-month | 6-month |
| USD | 2.35 | 2.85 | 3.00 |
| GBP | 0.50 | 1.00 | 1.15 |
| AUD | 1.80 | 2.55 | 2.60 |

For campaign period from 1 January 2019 to 24 February 2019:

| Participating FCY | Promotional Rates (% p.a.) | | |
|----------------------|----------------------------|---------|---------|
| | 1-month | 3-month | 6-month |
| USD | 2.50 | 3.00 | 3.15 |
| GBP | 0.50 | 1.15 | 1.30 |
| AUD | 1.80 | 2.55 | 2.60 |

For campaign period from 25 February 2019 to 31 March 2019:

| Participating FCY | Promotional Rates (% p.a.) | | |
|----------------------|----------------------------|---------|---------|
| | 1-month | 3-month | 6-month |
| USD | 2.35 | 2.80 | 2.90 |
| GBP | 0.50 | 1.00 | 1.10 |
| AUD | 1.80 | 2.30 | 2.40 |

- 3.7 The Promotional Rates are only applicable for new FCY FD placements converted from Ringgit Malaysia (RM) funds or other FCY funds using counter rates.
- 3.8 Rollover of any existing FCY FD funds will **NOT** be eligible for the Promotional Rates. Movement of funds within the same currency will also **NOT** be eligible for the Promotional Rates.
- 3.9 The FCY FD is for 1-month, 3-month or 6-month placement only. The Promotional Rates are applicable for one (1) cycle only. Upon maturity, the FCY FD will be automatically renewed for 1-month, 3-month or 6-month tenure at PBB's respective prevailing FCY FD board rates.
- 3.10 Interest will be paid in the same currency as the FCY FD placement to the Eligible Participant's FCY FD account upon maturity.
- 3.11 Interest is calculated on the actual number of days.
- 3.12 The Promotional Rates are fixed upon participation / placement.

- 3.13 **FCY FD placement 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 FCY FD placement.

- 3.14 Partial withdrawal of the FCY FD placement is not allowed.
- 3.15 The Promotional Rates are subject to revision should there be any change of the prevailing market conditions.
- 3.16 **Exchange Rate Risk may be incurred on conversion (if any) of the FCY deposit. The earnings from the FCY deposit will be dependent on the exchange rates which prevails at the time of the withdrawal of the FCY deposit. The changes in exchange rates for conversion may result in depletion or diminution of the interest earnings (if any) in respect to the deposit in the account.**
- 3.17 All instructions for withdrawal of the FCY FD 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 is entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB 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).
- 3.18 Any placement made in the FCY FD under the Campaign is not allowed to be pledged for any overdraft / cash line facility-i, / any other facility or financing.

4. Rights of PBB

- 4.1 Without prejudice to the provision in Clause 3.15 above and save and except for the Promotional Rates stated in Clause 3.6 above which are fixed upon participation / placement, PBB reserves the right and at its absolute discretion to amend, delete and/or add to any of the other Terms and Conditions from time to time with at least twenty one (21) calendar days prior notice placed at PBB's website or by any other medium of communication as PBB deems fit and such amendment, deletion or addition shall become effective on such date as PBB may determine. By continuing to participate in the Campaign, the Eligible Participant is deemed to have agreed to be bound by the amendment, deletion or addition of such other Terms and Conditions as aforesaid.

4.2 For avoidance of doubt, cancellation, termination or suspension by PBB of the Campaign shall not accord the right to the Eligible Participant to any claim or compensation against PBB for any and all losses or damage suffered or incurred by the Eligible Participant as a direct or indirect result of the change in duration or expiry date or the act of cancellation, termination or suspension.

5. Others

5.1 By participating in the 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 FCY FD with PBB, a copy of which has been made available to the Eligible Participant. If there is any conflict or discrepancy between these terms and conditions and the Rules and Regulations governing the opening and operations of the FCY FD, these terms and conditions shall be given priority and precedence;
- b) agrees and consents that information regarding his/her FCY FD can be processed, collected, used and stored by PBB for the purpose of the Campaign; and
- c) agrees that the decision of PBB will be final, binding and conclusive and that no appeal, correspondence, queries or protests will be entertained.

5.2 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 and that of PBB's affiliates please go to www.pbebank.com.my or any of PBB's branches.

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