

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”). The following terms and conditions govern the Campaign offered to the Eligible Participant, as hereinafter defined:-

1. Campaign Period

- 1.1 This Campaign will run from **1 March 2020 to 30 April 2020**, [both dates are inclusive (“Campaign Period”)].
- 1.2 This Campaign is available at all PBB and PIBB branches in Malaysia.

2. Eligibility

- 2.1 The following participants are eligible to participate (“Eligible Participant”) in this Campaign:
 - a) all new and existing individual customers of PBB and PIBB;
 - b) an individual aged 18 years and above as at the time of participation (personal or joint accountholders including on-behalf accounts of PBB and/or PIBB) including non-residents, permanent or contract employees of PBB, PIBB and Public Investment Bank Berhad.
- 2.2 The Eligible Participant in the case of an on-behalf account is the parent / legal guardian of the account in PBB / PIBB’s records.
- 2.3 Non-individuals are not eligible to participate in this Campaign i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs and societies.
- 2.4 The funds used to participate in 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 / PIBB but refers to the following forms of fresh funds:
 - a) Cash received from an external source;
 - b) Proceeds received from 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 Telegraph Transfer (TT) / Interbank GIRO (IBG) / RENTAS from other banks.

2.5 Within seven (7) calendar days of the fresh funds being transferred to PBB / PIBB where the deposit is placed, the Eligible Participant must visit PBB / PIBB to inform / allow PBB / PIBB to effect the placement.

2.6 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 | PLUS Fixed Deposit (PLUS FD) | Conventional |
| 2 | Term Deposit-i (TD-i) | Islamic |

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

3.2 The deposit placement under this Campaign is subject to a minimum and maximum capping as follows:

| Deposit Placement | |
|----------------------|---|
| Minimum | Maximum |
| RM10,000 per receipt | RM10 Million (per customer per Eligible Product) |

3.3 The new placement must be made during this Campaign Period.

3.4 The Eligible Participant is allowed to make PLUS FD / TD-i placement in multiple receipts subject to a minimum amount of RM10,000 per receipt.

3.5 The promotional interest / profit rate offered under this Campaign is as follows:

For campaign period from 1 March 2020 to 5 March 2020:

| Tenure | Promotional Interest / Profit Rate (% p.a.) |
|---------|---|
| 3-Month | 3.25 |

For campaign period from 6 March 2020 to 30 April 2020:

| Tenure | Promotional Interest / Profit Rate (% p.a.) |
|---------------|--|
| 3-Month | 3.00 |

- 3.6 The PLUS FD / TD-i is for 3-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 3-month tenure at PBB / PIBB's prevailing board rate with the PLUS FD interest / TD-i profit (whichever applicable) added to principal amount or credited into the Eligible Participant's designated Conventional / Islamic current or savings account (CASA / CASA-i) upon maturity.
- 3.7 Interest or profit (whichever applicable) is calculated on the actual number of days.
- 3.8 The promotional interest / profit rate is fixed upon participation / placement.
- 3.9 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.
- 3.10 **Deposit placement under this Campaign which are uplifted / withdrawn, in part or in full, prematurely during the tenure period, will not be entitled to enjoy any interest / profit (whichever applicable) whatsoever.**

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

- 3.11 Partial withdrawal of the PLUS FD / TD-i placement is **not** allowed.
- 3.12 All instructions for withdrawal of the PLUS FD / TD-i 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 and PIBB are entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB / PIBB, 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).
- 3.13 Any placement made in the Eligible Product(s) under this Campaign is not allowed to be pledged for any overdraft / cash line facility-i / any other facility or financing.

4. Rights of PBB and/or PIBB

4.1 Save and except for the promotional interest / profit rate stated in Clause 3.5 above which is fixed upon participation / placement, PBB and PIBB 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 and/or PIBB’s website or by any other approved medium of communication and such amendment, deletion or addition shall become effective on such date as PBB and/or PIBB 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.

5. Others

5.1 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 Eligible Product(s) with PBB and/or PIBB, 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 Eligible Product(s), these terms and conditions shall be given priority and precedence;
- b) agrees and consents that information regarding his / her Eligible Product(s) can be processed, collected, used and stored by PBB and/or PIBB for the purpose of this Campaign; and
- c) agrees that the decision of PBB and/or PIBB will be final.

5.2 To view PBB’s or PIBB's Privacy Notice on how PBB / PIBB uses your information or should you wish to receive news on PBB’s or PIBB’s products and services including PBB’s and/or PIBB’s promotional offers and marketing material please go to www.pbebank.com or www.publicislamicbank.com.my or any of PBB’s or PIBB’s branches.

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