

## **PB FOREIGN CURRENCY CURRENT ACCOUNT CAMPAIGN**

### **TERMS & CONDITIONS**

The “PB Foreign Currency Current Account 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 The Campaign will run from **1 May 2021** to **31 July 2021**, both dates inclusive or such other dates as determined by PBB (“Campaign Period”).

#### **2. Eligibility**

2.1 The Campaign is open to all new and existing non-individual customers i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies (“Eligible Participant”).

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

- a) Individual customers;
- b) Non-individual customers who have been adjudicated bankrupt, wound up or have legal proceedings of any nature instituted against them; and
- c) Non-individual whose accounts held with PBB are in delinquent or unsatisfactorily conducted as determined by PBB.

#### **3. Campaign Mechanics**

3.1 The qualified FCY CA refers to foreign currency current account in any of the Eligible Currencies.

3.2 Eligible Currencies refers to any of the following currencies: -

- a) U.S. Dollar (USD)
- b) Pound Sterling (GBP)
- c) Australian Dollar (AUD)
- d) Euro (EUR)
- e) New Zealand Dollar (NZD)
- f) Chinese Renminbi (CNY)
- g) Singapore Dollar (SGD)
- h) Japanese Yen (JPY)
- i) Hong Kong Dollar (HKD)
- j) Swiss Franc (CHF)
- k) Thai Baht (THB)
- l) Canadian Dollar (CAD)

3.3 During the Campaign Period, Eligible Participants who open a qualified FCY CA are entitled to enjoy the following for that qualified FCY CA: -

- a) lower initial deposit, that is USD 500 or its equivalent. If the qualified FCY CA is not in USD, the initial deposit amount that is equivalent to USD 500 will be determined based on the prevailing exchange rate of the Bank; and
- b) 50% discount on cable charges on all outward foreign telegraphic transfer (FTT) transaction for trade purpose only and it must be performed at PBB branches, the details are as follows: -

Currency Type	Existing Cable Charges	50% Discount on Cable Charges
SGD	RM15	RM7.50
All other currencies	RM30	RM15

3.4 During the Campaign Period, Eligible Participants who maintain a qualified FCY CA are entitled to enjoy the following for that qualified FCY CA: -

- a) preferential foreign exchange rate for the currency of that qualified FCY CA provided that the minimum transaction amount is RM50,000 or its equivalent; and
- b) zero service charge for all inward remittance transactions to the qualified FCY CA.

3.5 FCY CA is protected by Perbadanan Insurans Deposit Malaysia up to RM 250,000 for each depositor.

#### 4. General Terms and Conditions

4.1 By participating in this Campaign, the Eligible Participants agree to be bound by these terms and conditions and the terms and conditions governing qualified FCY CA. In the event of any inconsistency between these terms and conditions and the terms and conditions governing qualified FCY CA, 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 pertaining to this Campaign shall be final, conclusive and binding on them. PBB shall not entertain any appeals or correspondences from any Eligible Participants.

4.3 The Eligible Participants agree and grant their consent to PBB to process, collect, use and store all of their information given for the purpose of this Campaign.

- 4.4 PBB shall not be held responsible nor accept any liabilities of any nature howsoever arising or suffered by the Eligible Participants and/or third parties resulting directly or indirectly from this Campaign, unless it is proven that it is due to PBB's gross negligence or willful misconduct.
- 4.5 PBB shall not be held liable and/or responsible for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign.
- 4.6 To the fullest extent permitted by law, PBB expressly exclude and disclaim any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials 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 this Campaign, the terms and conditions of this Campaign 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 twenty-one (21) days 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 avoidance of doubt, any cancellation, withdrawal, suspension, extension or termination shall not entitle the Eligible Participants to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Eligible Participants.
- 4.10 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants agree to submit to the non-exclusive jurisdiction of the courts in Malaysia.
- 4.11 The Eligible Participant may view PBB's Privacy Notice which states how PBB use their information at [www.pbebank.com](http://www.pbebank.com) or any of PBB's branches.