

PB FOREIGN TELEGRAPHIC TRANSFER 2021 CAMPAIGN

TERMS & CONDITIONS

The following terms and conditions govern the “PB Foreign Telegraphic Transfer 2021 Campaign” (“Campaign”) offered by Public Bank Berhad Company Registration No. 196501000672 [6463-H] (“PBB”) and Public Islamic Bank Berhad Company Registration No. 197301001433 [14328-V] (“PIBB”) to the customers: -

1. Campaign Period

- 1.1 The Campaign will run from **1 January 2021** to **30 June 2021**, both dates inclusive (“Campaign Period”).

2. Eligibility

- 2.1 The following participants are eligible to participate in this Campaign:

- a) All PBe users including the sole proprietor who maintain personal Current Account or Savings Account (CASA) or Islamic Current Account-i or Savings Account-i (CASA-i) and the permanent or contract employees of PBB, PIBB and Public Investment Bank Berhad (PIVB) (“Eligible Participant”)

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

- a) Non-individual customers i.e. partnerships, corporate entities, associations, clubs, schools and societies
- b) Persons who are or become mentally unsound;
- c) Persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
- d) Persons whose accounts held with PBB or PIBB are in delinquent or unsatisfactorily conducted as determined by PBB or PIBB.

- 2.3 The Eligible Participant must enroll himself or herself through PBe in order to participate in this Campaign.

- 2.4 The Campaign is applicable to **Online Outward Remittance i.e. Outward Foreign Telegraphic Transfer (FTT)** transactions performed via PBebank.com only.

- 2.5 The transaction performed via Outward FTT is not protected by Perbadanan Insurans Deposit Malaysia.

3. Campaign Mechanics

3.1 The Eligible Participant may enjoy **50% discount on cable charges** on all Outward FTT transactions performed via PBe during this Campaign Period.

3.2 The 50% discount on cable charges for Outward FTT are as follows:

Transaction Amount	Currency Type	50% discount on Cable Charges	Commission per Transaction	Total Charges
RM5,000 equivalent and below	All Currencies for Education Purpose	RM5	RM2	RM7
	SGD	RM7.50	RM2	RM9.50
	Other Currencies for All Purposes	RM15	RM2	RM17
Above RM5,000 equivalent	All Currencies for Education Purpose	RM5	-	RM5
	SGD	RM7.50	-	RM7.50
	Other Currencies for All Purposes	RM15	-	RM15
Above RM10,000 equivalent (applicable to Workers Remittance Purpose)	All Currencies	RM5	-	RM5

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 which governing Outward FTT. In the event of any inconsistency between these terms and conditions and the terms and conditions which governing Outward FTT, 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 PIBB, and the decision of PBB and PIBB pertaining to this Campaign shall be final, conclusive and binding on them. PBB and PIBB shall not entertain any appeals or correspondences from any Eligible Participants.

- 4.3 The Eligible Participants agree and grant their consent to PBB and PIBB to process, collect, use and store all of their information given in the remittance form for the purpose of this Campaign.
- 4.4 PBB and PIBB shall not be held liable and/or responsible for 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 due to PBB and PIBB's gross negligence or willful misconduct in relation to this Campaign.
- 4.5 PBB and PIBB 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 and PIBB 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 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 and PIBB 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 and PIBB's website, displaying notice at PBB and PIBB's branches or any other manner determined by PBB and PIBB from time to time.
- 4.9 PBB and PIBB reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of this Campaign, as a 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 or PIBB for any and all losses or damages suffered or incurred by the Eligible Participants.
- 4.10 These terms and conditions shall be read 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 or PIBB's Privacy Notice on how PBB or PIBB use the information at www.pbebank.com or www.publicislamicbank.com.my or any of PBB's or PIBB's branches.