

TERMS & CONDITIONS GOVERNING THE PB GOLDEN FORTUNE 2020 CAMPAIGN

The PB Golden Fortune 2020 Campaign (“Campaign”) is launched by Public Bank Berhad [6463-H] (“PBB”). The following terms and conditions govern the Campaign offered to the Eligible Participant, as hereinafter defined:-

1. Campaign Details

- 1.1 The Campaign will run from **1 December 2019 to 29 February 2020**, both dates are inclusive (“Campaign Period”).
- 1.2 The Campaign is available at all PBB branches in Malaysia.

2. Eligibility

- 2.1 This Campaign is open to all new and existing PBB customers (“Eligible Participant”).
- 2.2 This Campaign is open to individual customers aged 18 years old and above as at the time of participation (personal or joint accountholders, including on-behalf accounts).
- 2.3 The Eligible Participant in the case of an on-behalf account is the parent/legal guardian of the account in PBB / Public Islamic Bank Berhad (PIBB)’s records.
- 2.4 The following customers are **NOT** eligible to participate in this Campaign:
 - a) Permanent and/or contract employees of the Public Bank Group (including its subsidiaries and/or related companies) and their immediate family members (i.e. spouses, children and parents).
 - b) Non-individual (i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies accounts).
- 2.5 The deposit/investments made under this Campaign cannot and is prohibited to be earmarked or utilised for any other campaign running concurrently during the Campaign Period, or any extension thereof, including but not limited to the PowerInvest Fixed Deposit Campaign and PB Premier High Yield Fixed Deposit Campaign.
- 2.6 The Current / Savings Accounts (CASA) deposit amount to be earmarked under 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 or PIBB.

- 2.7 The acceptable source of fresh funds are as follows:-
- 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.
- 2.8 Within seven (7) calendar days of the fresh funds being transferred to PBB where the deposit is placed, the Eligible Participant must visit the account holding branch to inform the said branch of the transfer and to allow PBB to earmark the said deposit amount and / or effect the placement.
- 2.9 The deposits/ investments made by way of cheque(s) are subject to clearance and will only be considered as deposit/ investment by the Eligible Participant after the cheque(s) is/(are) paid or cleared and will only be considered good if not returned dishonoured and earmarking will take effect upon fulfillment of this clause.
- 2.10 This Campaign is not valid with other product promotions that are concurrently offered by PBB.

3 Campaign Features

3.1 Eligible Products

- a) PB Series of Unit Trust Funds (UT), all Equity/Balanced/Mixed Asset Funds.
- b) PB Smart Link (PBSL) [Single Premium Investment-Linked Insurance Plan]
- c) PB Excellink-i (PBE-i) [Shariah-Compliant Single Contribution Investment-Linked Takaful Plan]
- d) CASA*

Savings Accounts

- PLUS Savings Account
- Basic Savings Account
- 50 PLUS Savings Account
- Basic 55 Savings Account
- PB SaveLink Account
- PB MySalary Savings Account
- PB UnionPay Savings Account

Current Accounts

- PLUS Current Account
- Basic Current Account
- ACE Account
- Premier ACE Account
- PB CurrentLink Account
- Basic 55 Current Account

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

- 3.2 To participate in this Campaign, an Eligible Participant must meet the following minimum criteria:-

Type of Gifts	Eligible Product	Investment / Single Premium / Single Contribution Amount	New Placement in CASA
24K Gold-Plated Scroll of the 8 Golden Horses	UT/PBSL/ PBE-i	RM 128,000	RM4,000 (Earmark for 4 months)
Goldfish Design Sculptured Porcelain Teapot		RM 88,000	
Goldfish Design Sculptured Porcelain Cup/Saucer/Spoon Set		RM 68,000	
24K Gold-Foiled Auspicious Golden Phoenix		RM 38,000	

- 3.3 The Eligible Participant invested in UT or PBSL or PBE-i must be one of the CASA account holder in the case of joint account.
- 3.4 If the UT is cancelled during the respective “cooling-off period”, the Eligible Participant will not be eligible to participate in this Campaign and will not be entitled for the Gift(s).

The “cooling-off period” for UT is defined as follows:-

- a) A period of six (6) business days commencing from the date of receipt of the application form and payment.
 - b) Only applicable once for any Eligible Participant who is investing for the first time in any UT with Public Mutual Berhad (PMB). The cooling-off right is not applicable for any subsequent investment by the same Eligible Participant in UT with PMB.
 - c) For those who exercise their cooling-off right, he/she will receive a full refund of the investment paid within ten (10) days of receipt of cooling-off notice by PMB.
- 3.5 If the PBSL is cancelled during the respective “free look period”, the Eligible Participant will not be eligible to participate in this Campaign and will not be entitled for the Gift(s).

The “free look period” for PBSL is defined as follows:-

- a) The Eligible Participant has the right to cancel the PBSL policy (Policy) by giving AIA Bhd. a written notice and returning the Policy to AIA Bhd. AIA Bhd. will refund the Fund Value established on the Valuation Date immediately following the date the notice is received and approved by AIA Bhd., together with the Premium Charge and Policy Charges that have been deducted, less any expenses which may have been incurred for any medical examination.
 - b) Such notice must be signed by the Eligible Participant and received directly by AIA Bhd. within fifteen (15) days after the Eligible Participant received the Policy.
- 3.6 If the PBE-i is cancelled during the respective “free look period”, the Eligible Participant will not be eligible to participate in this Campaign and will not be entitled for the Gift(s).

The “free look period” for PBE-i is defined as follows:-

The Eligible Participant has the right to cancel the PBE-i Certificate (Certificate) within 15 days free look period after the Eligible Participant has received the Certificate by giving a written notice and returning the Certificate to AIA PUBLIC. For cancellation of Certificate within this free look period,

AIA PUBLIC will refund the Eligible Participant the Account Value established on the Valuation Date immediately following the date the notice is received and approved by AIA PUBLIC together with the Wakalah Fee, Certificate Fee, Monthly Service Charge and Tabarru' that have been deducted, less any expenses which may have been incurred for any medical examination.

- 3.7 Investments into Private Retirement Scheme (PRS) and investments made using funds from Employees Provident Fund (EPF) are excluded from participating in the Campaign and will not be entitled to the Gift(s).
- 3.8 All online transactions for UT are excluded from participating in the Campaign and will not be entitled to the Gift(s).
- 3.9 The minimum placement amount and applicable earmarking requirements for CASA are stipulated in clause 3.2. The minimum placement amount shall be the minimum criteria as stipulated in clause 3.2 or account opening requirement, whichever is higher.
- 3.10 Conversion of a Non-Eligible CASA to an Eligible CASA during the Campaign Period will not qualify to participate in the Campaign.
- 3.11 Any CASA linked to the Eligible Participant's credit/loan/financing facilities is not eligible to participate under the Campaign.
- 3.12 The Eligible Participant must fulfill the requirements of the specified plan in the same PBB branch within 5 working days.
- 3.13 The Eligible Participant is allowed to take up single or multiple plan(s) as stated under clause 3.2 so long as he/she has fulfilled the eligibility criteria for the respective plan(s).
- 3.14 The Eligible Participant (including all other joint accountholders, in the case of a Joint Account) is/are required to sign the "PB Golden Fortune 2020 Campaign - Letter of Early Upliftment (LEU)" should he/she wish to uplift/cancel the CASA deposit earmarked under the Campaign.
- 3.15 The Eligible Participant (including all other joint accountholders, in the case of a Joint Account) is/are required to sign the "PB Golden Fortune 2020 Campaign - Letter of Earmarking/ Indemnity (LEI)" in order to participate in the Campaign and be entitled to the Gift(s).
- 3.16 Plan(s) signed up for the Campaign by the Eligible Participant recorded by PBB shall be final and conclusive.

4 **Gifts**

- 4.1 Upon fulfillment of the Campaign requirements as stipulated in this Terms & Conditions, the Eligible Participant will be entitled to a Gift.
- 4.2 The Gift(s) will be issued on a **first-come, first-served basis, while stock lasts.** The Bank will not substitute or replenish the Gift(s) once the available stock is depleted.
- 4.3 The Gift(s) is/ are non-transferable, non-negotiable and non-exchangeable for cash, credit or kind, in part or in full. The Gift(s) under the Campaign does/do not include any accessories or items shown in any advertisements and/or promotional materials as they are for illustrative purposes only.
- 4.4 The Eligible Participant shall be responsible to pay any tax, incidental cost and/or other charges relating to any of the Gift(s). PBB shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Gift(s) and/or non-fulfillment by any of its agents/suppliers/distributors.

5. **Collection of Gifts**

- 5.1 The Eligible Participant can only collect his/her Gift(s) from the respective branches where he/she had signed up for the plan(s).
- 5.2 For UT's plan:
 - a) The Gift(s) can only be collected after the cooling-off period of the UT.
 - b) To claim the Gift(s), the Eligible Participant is required to bring along the following documents or information for branch's verification upon satisfying the cooling-off period of UT:
 - i) Original NRIC
 - ii) UT (Account No.)
 - iii) CASA (Account No.)
- 5.3 For PBSL / PBE-i's plan:
 - a) The Gift(s) can only be collected after the free look period of the PBSL / PBE-i.
 - b) To claim the Gift(s), the Eligible Participant is required to bring along the following documents or information for branch's verification upon satisfying the free look period of PBSL/PBE-i:
 - i) Original NRIC
 - ii) PBSL/ PBE-i's Policy No./ Certificate No.
 - iii) CASA (Account No.)

- 5.4 The Gift(s) must be claimed by the Eligible Participant within 30 calendar days upon the Eligible Participant being notified by PBB on collection of the Gift(s). Failing which, the Eligible Participant shall be deemed to have forfeited his/her right to the Gift(s) and shall have no further claim to the Gift(s).

6. Liability and Responsibility

- 6.1 PBB shall NOT be liable in any way whatsoever, for any event arising from any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures of any kind, unauthorized human intervention and electronic or human error in the administration and processing of the Campaign.
- 6.2 PBB shall not be liable, whether direct or consequential, for any loss and damage or whatsoever suffered by the Eligible Participant caused directly or indirectly, in whole or in part, from their participation in the Campaign and/or the Gift(s).
- 6.3 PBB disclaims any liability, obligation or duty relating to the Gift(s). PBB makes no representation in respect of the Gift(s), in particular their quality, merchantability or suitability for use.
- 6.4 Any risk of loss or damage to the Gift(s) will be passed to the Eligible Participant upon delivery of the Gift(s) to the Eligible Participant. PBB shall not be liable for or obliged to recognise or replace any defective, lost, damaged or stolen Gift(s).

7. PBB's Rights

- 7.1 PBB may 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 approved medium of communication 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.

8. Others

8.1 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 UT (for PB Series Equity, Balanced and Mixed Asset Funds only), PBSL, PBE-i and CASA, a copy of which has been made available to the Eligible Participant;
- b) agrees and consents that information regarding his/her UT (for PB Series Equity, Balanced and Mixed Asset Funds only), PBSL, PBE-i and CASA can be processed, collected, used and stored by PBB for the purpose of this Campaign; and
- c) agrees that the decision of PBB shall be final.

8.2 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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