

## **PB GOLDEN FORTUNE 2021 CAMPAIGN**

### **TERMS & CONDITIONS**

The PB Golden Fortune 2021 Campaign (“Campaign”) is launched by Public Bank Berhad Registration No. 196501000672 [6463-H] (“PBB”). The terms and conditions below shall govern this Campaign.

#### **1. Campaign Period**

- 1.1 This Campaign will run from **1 January 2021 to 31 March 2021**, both dates are inclusive, or such other dates as determined by PBB (“Campaign Period”).
- 1.2 This Campaign is available at all PBB branches in Malaysia.

#### **2. Eligibility**

- 2.1 This Campaign is open to all new and existing PBB individual customers aged 18 years old and above (“Eligible Participant”). The age is determined as at the time of participation. In the case of an account opened on behalf of the minor by the parent / guardian, the Eligible Participant would be the parent / guardian of the account as stated in the records of PBB.
- 2.2 The following persons are **NOT** eligible to participate in this Campaign:
  - a) permanent and/or contract employees of PBB, its subsidiaries and/or related companies and their immediate family members including their spouses, children and parents;
  - b) non-individual customers (i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies accounts);
  - c) persons who are or become mentally unsound;
  - d) persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
  - e) persons whose accounts held with PBB are in delinquent or unsatisfactorily conducted as determined by PBB.

#### **3 Campaign Mechanics**

- 3.1 During the Campaign Period, the Eligible Participants shall be eligible to one (1) gift (“Gift”) when they fulfill all of the following criteria:-
  - a) successfully invest / purchase any of the Eligible Products (as defined below) with a minimum investment amount as stated in Table A; and

- b) deposit a minimum fresh funds of RM 4,000 into the Eligible Current / Savings Account (CASA) (as defined below) and such amount has been successfully earmarked by PBB for a period of four (4) months.

Table A

| <b>Type of Gift</b>                     | <b>Minimum Unit Trust Investment / Single Premium / Single Contribution Amount</b> | <b>Minimum Fresh Funds in Eligible CASA</b>                         |
|---|--|---|
| 24K Gold-Plated Bull of Amazing Glory   | RM 48,000  | RM4,000<br>(This amount will be earmarked for a period of 4 months) |
| 24K Gold-Foiled Golden Circle of Wealth | RM 38,000  |   |

3.2 Eligible Products refers to any of the following unit trust or bancassurance 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 Smart Elite (PBSE) (Single Premium Investment-Linked Insurance Plan);
- d) PB Excellink-i (PBE-i) (Shariah-Compliant Single Contribution Investment-Linked Takaful Plan).

Private Retirement Scheme (PRS) funds are not deemed as Eligible Products under this Campaign.

3.3 Eligible CASA\* refers to any of the following current / savings account held with PBB:-

- |                                |                             |
|--------------------------------|-----------------------------|
| a) PLUS Savings Account        | h) PLUS Current Account     |
| b) Basic Savings Account       | i) Basic Current Account    |
| c) 50 PLUS Savings Account     | j) ACE Account              |
| d) Basic 55 Savings Account    | k) Premier ACE Account      |
| e) PB SaveLink Account         | l) PB CurrentLink Account   |
| f) PB MySalary Savings Account | m) Basic 55 Current Account |
| g) PB UnionPay Savings Account |                             |

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

- 3.4 Any current / savings accounts which are not listed above is deemed as non-eligible CASA and such CASA shall not be deemed as Eligible CASA for the purpose of this Campaign even though it has been converted into any of the types of Eligible CASA stated in Clause 3.3 during the Campaign Period.

Illustration

Customer A has a WISE Savings Account with PBB prior to the Campaign Period. During the Campaign Period, the WISE Savings Account of Customer A has been converted to PLUS Savings Account. This PLUS Savings Account of Customer A is not deemed as Eligible CASA for the purpose of this Campaign.

Terms Specific to Eligible Products

- 3.5 Eligible Participants are allowed to combine / accumulate the investments / purchase of Eligible Products in the following manner:
- a) Combine / accumulate their unit trust investments in multiple funds but this is limited to PB Series of unit trust funds (UT), equity / balanced / mixed asset funds and all must be invested on the same day; or
  - b) Combine / accumulate their purchase of single premium / single contribution of PBSL / PBSE / PBE-i policies and all must be purchased on the same day.

For the avoidance of doubt, Eligible Participants are not allowed to combine the investment of unit trust with the purchase of bancassurance products for the purpose of this Campaign.

- 3.6 The Eligible Participant is deemed to have not fulfilled the criteria stated in Clause 3.1 (a) above if:-
- a) in the case of unit trust, if it is cancelled during the “cooling-off period”; or
  - b) in the case of bancassurance, if it is cancelled during the “free-look period”.
- 3.7 “Cooling-off period” refers to a period of six (6) business days commencing from the date of receipt of the investment application form by and payment to Public Mutual Berhad (PMB). Such cooling-off period is only applicable to Eligible Participants who invest in any unit trust funds with PMB for the first time.
- 3.8 “Free-look period” refers to a period of fifteen (15) days commencing from the date of receipt of the policy document or certificate, as the case maybe pertaining to the bancassurance product, whether it is hardcopy or e-Policy or e-certificate by the Eligible Participants.

- 3.9 Any investment in any unit trust using funds from Employees Provident Fund (EPF) are excluded from this Campaign.
- 3.10 All Public e-Series Funds and online transactions for unit trust are excluded from this Campaign.
- 3.11 The investment / purchase of any Eligible Products shall not be utilised for any other campaigns or promotions.
- 3.12 The investment / purchase of the Eligible Products is subject to their respective terms and conditions which may be issued by Public Mutual Berhad, AIA Berhad or AIA PUBLIC Takaful Berhad, as the case maybe.

#### Terms Specific to Eligible CASA

- 3.13 The amount to be earmarked in the Eligible CASA must be from fresh funds. “Fresh funds” refers to any monies or funds which does not originate from the existing funds in the Eligible Participants’ deposit account whether held solely or jointly with another person and maintained with PBB or Public Islamic Bank Berhad. The Eligible Participants must provide the written instruction by executing the “PB Golden Fortune 2021 Campaign - Letter of Earmarking (LEI)” within seven (7) calendar days from the date the monies or funds are transferred or credited into the Eligible Participants’ Eligible CASA. The execution of this LEI shall be deemed as a valid and binding instruction to PBB to earmark the Eligible CASA for the purpose of this Campaign.
- 3.14 The fresh funds in the Eligible CASA shall be free from encumbrances and shall not be subject to any lien, charge or assignment.
- 3.15 The fresh funds in the Eligible CASA shall not be earmarked by PBB / PIBB or utilised for any other campaigns or promotions.
- 3.16 Any Eligible CASA which is linked to any credit / loan / financing facilities are excluded from this Campaign.

#### Other Terms

- 3.17 Eligible Participants who invest / purchase in the Eligible Products must be one of the accountholders of the Eligible CASA.
- 3.18 Eligible Participants are required to fulfill all criteria stated in Clause 3.1 within five (5) working days.

## **4 Gifts**

- 4.1 The Eligible Participants who are entitled for the Gift will be contacted by PBB.
- 4.2 The Gift will be given on a *first-come, first-served basis, subject to availability*. PBB is not obliged to substitute or replenish the Gift once the available stocks is/are depleted.
- 4.3 The Gift is non-transferable, non-negotiable and non-exchangeable for cash, credit or other goods, in part or in full.
- 4.4 PBB shall not be liable for any tax or incidental cost relating to the Gift which may be imposed by any authority or third party due to the Eligible Participants' entitlement to the Gift.
- 4.5 PBB reserves the right to replace or substitute the Gift with other gift of a similar or equivalent value, as determined by PBB.
- 4.6 Any pictures shown in any advertising, promotional, publicity and other marketing materials ("Marketing Materials") in relation to this Campaign are solely for illustration purpose. The Gift does not include any accessories, items, optional props or equipment featured in such Marketing Materials.

## **5 Collection of Gifts**

- 5.1 The Eligible Participants must collect their Gift from the PBB branches where they invested / purchased the Eligible Products at their own costs and expenses.
- 5.2 Eligible Participants must collect the Gift within thirty (30) calendar days from the date they are notified by PBB on their entitlement to the Gift, failing which PBB may forfeit the Gift and the Eligible Participants shall have no further claim to the Gift.
- 5.3 Any risk of loss or damage to the Gift will be passed to the Eligible Participants upon delivery of the Gift to the Eligible Participants. PBB shall not be liable for/or obliged to recognise or replace any defective, lost, damaged or stolen Gift.

## **6 General Terms and Conditions**

- 6.1 By participating in the Campaign, the Eligible Participants agree to be bound by these terms and conditions, the terms and conditions governing the Eligible Products and the Eligible CASA (including any amendments, variations and/or revision to such terms and conditions). In the event of any inconsistency between these terms and conditions and the terms and

conditions governing the Eligible Products and the Eligible CASA, these terms and conditions shall prevail for the purpose of this Campaign.

- 6.2 The Eligible Participants acknowledge and agree that the records of transactions maintained by PBB and the decision of PBB in relation to any matter on this Campaign shall be final, conclusive and binding on them. PBB will not entertain any appeals or correspondences from any Eligible Participants and/or third party.
- 6.3 The Eligible Participants agree and grant their consent to PBB to process, collect, use and store all of their information relating to the Eligible Products and Eligible CASA for the purpose of this Campaign.
- 6.4 PBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participants and/or third parties resulting directly or indirectly from this Campaign and/or Gift unless it is due to PBB's gross negligence or willful misconduct specifically related to this Campaign.
- 6.5 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or Gift offered and/or published in any mass media, marketing or advertising materials.
- 6.6 To the fullest extent permitted by law, PBB 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, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign and the Gift under this Campaign.
- 6.7 In the event of any inconsistency between these terms and conditions and any advertising, campaign, promotions, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
- 6.8 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 to the Eligible Participants through posting on PBB's website, displaying notice at PBB's branches, statement insert in the statement of account or any other manner as may be determined by PBB from time to time.
- 6.9 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 the 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.

6.10 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 of Malaysia.

6.11 Eligible Participants may view PBB's Privacy Notice which states how PBB uses their information at [www.pbebank.com](http://www.pbebank.com) or any of PBB's branches.

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