

PB JOURNEY GOLDEN SAVERS CAMPAIGN

TERMS & CONDITIONS

The PB Journey Golden Savers 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 The Campaign will run from **1 July 2021 to 31 December 2021**, both dates are inclusive or such other dates as determined by PBB (“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 individual customers, including non-residents, aged 50 years and above (“Eligible Participant”). The age is determined as at the time of participation.
- 2.2 The following persons are **NOT** eligible to participate in this Campaign:
 - a) permanent and/or contract employees of PBB, Public Islamic Bank Berhad (PIBB) and/or Public Investment Bank Berhad;
 - b) non-individual customers i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies;
 - 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 The Eligible Product(s) and Service(s) under the Campaign are as follows:

No.	Eligible Product(s) and Service(s)
1	50 PLUS Savings Account (50SA)*
2	PB Golden 50 PLUS Fixed Deposit Account (50FD)*
3	Will & Wasiat Writing Services

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

3.2 During the Campaign Period, the Eligible Participants who fulfill the criteria below are entitled to enjoy a promotional interest rate as stated in Table A below on their placement into 50FD:-

- (a) for Eligible Participants who do not have 50SA with PBB, to open a 50SA with initial opening deposit of RM500 (“Deposit Amount”);
- (b) for Eligible Participants with existing 50SA with PBB, to maintain an active 50SA account.

Table A

Tenure	Promotional Interest Rates (% p.a.)
6-Month	2.20
9-Month	2.30

3.3 Interest is calculated based on the actual number of days.

3.4 The 50FD interest will be credited into the Eligible Participant’s designated 50SA on a monthly basis.

3.5 The 50FD placement is subject to a minimum and maximum capping, details are as follows:

Deposit Placement	
Minimum	Maximum
RM5,000 per fixed deposit receipt	RM5 Million per Eligible Participant

- 3.6 All monies or funds placed under this Campaign must be from fresh funds. “Fresh funds” refers to any monies or funds which do 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 PIBB. The Eligible Participants must make the deposit placement within seven (7) calendar days from the date the monies or funds are transferred or credited into the Eligible Participants’ account, if not the monies or funds will no longer be deemed as “fresh funds”.
- 3.7 The accountholder for both the 50SA and the 50FD must be in the name of the same individual(s).
- 3.8 In the case of joint accountholder, the first named accountholder, namely the primary accountholder as reflected in PBB’s record will be identified as the Eligible Participant.
- 3.9 In the event the Eligible Participant wishes to close the 50SA prior to the maturity of the 50FD placement, the Eligible Participant is required to withdraw all 50FD placement made under this Campaign on the same day of the closure of 50SA even though the 50FD placement has not matured and no interest will be payable on the 50FD placement.
- 3.10 The Eligible Participant is allowed to make multiple 50FD placements subject to a minimum amount of RM5,000 per fixed deposit receipt and up to RM5 Million per Eligible Participant.
- 3.11 The 50FD is for 6-month or 9-month placement only. The promotional interest rate is applicable for one (1) cycle only. Upon maturity of the 50FD placement, it will be automatically renewed for a period of 6-month or 9-month tenure, based on the original tenure selected by the Eligible Participant during the placement at PBB’s prevailing interest board rates and the interest will be credited into the Eligible Participant’s designated account on a monthly basis.
- 3.12 **Any 50FD placement which are made under this Campaign and withdrawn prior to their maturity will not be entitled to any interest.**
- The above condition will remain applicable upon renewal of the 50FD placements.**
- 3.13 Partial withdrawal of the 50FD placement is **not** allowed.

- 3.14 All instructions for withdrawal of the 50FD placement must be made by giving clear and precise instructions in writing and duly signed by the relevant authorised signatory(ies) of the accountholder with regard to the withdrawal and disposal of the placement. PBB is entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB, as the case may be, differ from the specimen signature(s) in PBB's system. All alterations in such instructions should be confirmed by the authorised signatory(ies) in which the signature(s) shall be in accordance with the specimen signature(s) in PBB's system.
- 3.15 Any deposit placement made under this Campaign shall not be pledged as security for any overdraft, cash line facility-i or any other facility or financing.
- 3.16 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB.

4. Will & Wasiat Writing Services

- 4.1 The Eligible Participant who fulfils the criteria stated in Clause 3.2 above will also be entitled to promotional fee when they engage PB Trustee Services Berhad (PB Trustee) for the Eligible Services stated in Table B below.

Table B

Eligible Service(s)	Executorship	Promotional Fee (RM)
Standard Will / Wasiat Writing for the Eligible Participant (One-Off)	Individual	250
	PB Trustee	225
Comprehensive Will / Wasiat Writing for the Eligible Participant (One-Off)	Individual	400
	PB Trustee	400
Lifetime Custody of Will / Wasiat for the Eligible Participant	Individual (Optional)	400
	PB Trustee (Compulsory)	300
Estate Administration Fee (for the Eligible Participant's estate only)	PB Trustee is appointed as the executor	20% Discount on the Estate's Asset Administration Fee (Only applicable to 1 st year of execution of the estate administration)

- 4.2 In the event PB Trustee is appointed as the Executor of the Eligible Participant's Will / Wasiat, the lifetime custody fee of the Will / Wasiat is compulsory.
- 4.3 In the event the Eligible Participant opts to appoint an individual as the Executor of the Eligible Participant's Will / Wasiat, the lifetime custody fee of the Will / Wasiat is optional. Nonetheless, the Eligible Participant may still engage PB Trustee's to provide lifetime Will / Wasiat custody service if the Eligible Participant intends to engage PB Trustee to safekeep his/her Will / Wasiat.
- 4.4 The Estate Administration Fee is charged on annual basis commencing from the date the Grant of Probate is granted by the court until the completion of the distribution of assets of the estate.
- 4.5 The Eligible Services is also subject to the terms and conditions as determined by PB Trustee.
- 4.6 This Campaign is not valid with any other product promotions and campaigns that are concurrently offered by PBB or PB Trustee.

5. General Terms and Conditions

- 5.1 By participating in this Campaign, the Eligible Participants agree to be bound by these terms and conditions and the terms and conditions governing the Eligible Products (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, these terms and conditions shall prevail for the purpose of this Campaign.
- 5.2 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.
- 5.3 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 for the purpose of this Campaign.
- 5.4 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 unless it is due to PBB's gross negligence or willful misconduct specifically related to this Campaign.

- 5.5 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign published in any mass media, marketing or advertising materials.
- 5.6 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, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign.
- 5.7 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.
- 5.8 PBB reserves the right:
- a) to add, delete or vary these terms and conditions, from time to time, wholly or in part, by providing twenty-one (21) calendar days prior notice to the Eligible Participant 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;
 - b) to cancel, withdraw, suspend or terminate this Campaign prior to the expiry of this Campaign, in whole or in part, by providing twenty-one (21) calendar days prior notice to the Eligible Participant 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. For the avoidance of doubt, any cancellation, withdrawal, suspension or termination shall not entitle the Eligible Participant to any claim or compensation against PBB or for any and all losses or damages suffered or incurred by the Eligible Participant; and
 - c) to revise the promotional interest rate under the Campaign by providing prior notice to the Eligible Participant 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.
- 5.9 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.
- 5.10 Eligible Participants may view PBB's Privacy Notice which states how PBB uses their information at www.pbbebank.com or any of PBB's branches.