

PB JOURNEY APP CAMPAIGN 2.0

TERMS & CONDITIONS

The PB Journey App Campaign 2.0 (“Campaign”) is launched by Public Bank Berhad Company Registration No. 196501000672 (6463-H) [“PBB”]. The terms and conditions below shall govern this Campaign (“Terms and Conditions”).

1. Campaign Period

- 1.1 This Campaign will run from **1 April 2022 to 30 June 2022**, both dates are inclusive or such other dates as determined by PBB (“Campaign Period”).

2. Eligibility and Platform

- 2.1 This Campaign is open to all new or existing WISE Savings accountholders* who have access to PB Journey mobile application (“App”)[#] (“Eligible Participant”).

* WISE Savings Account is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

[#] The App is a non-financial mobile application launched by PBB which can be downloaded from Apple App Store, Google Play Store and HUAWEI AppGallery.

The Eligible Participants who are below 18 years old must obtain consent from their parents / legal guardians in order to participate in this Campaign.

- 2.2 Eligible Participant is not required to register for participation in this Campaign.

- 2.3 The following persons are **NOT** eligible to participate on behalf of the minor in this Campaign:-

- a) permanent and/or contract employees of PBB, Public Islamic Bank Berhad and 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 have become mentally unsound;
- d) persons who have been adjudicated bankrupt or have legal proceedings or any nature instituted against them; and

- e) persons whose accounts held with PBB are in delinquent or unsatisfactorily conducted as determined by PBB.

3. Welcome Reward

- 3.1 The **first one hundred (100)** Eligible Participants who have successfully registered for the App during the Campaign Period will be entitled to a **Welcome Reward of RM18**.
- 3.2 Each Eligible Participant is only entitled to win one (1) unit of Welcome Reward throughout the Campaign Period.
- 3.3 The Welcome Reward will be awarded to the Eligible Participants on a first-come, first-served basis, subject to availability.
- 3.4 A total sum of RM1,800 Welcome Reward has been allocated for this Campaign.

4. Contest Reward

- 4.1 The Eligible Participant is required to perform the following during the Campaign Period to earn contest entries for the **Contest Reward**:-

Description	No. of Contest Entry(ies)
Successfully registered for the App (Only applicable once during the Campaign Period)	10
For every RM1 maintained in Pocket Money	1
For every RM1 of a Goal completed (“Goal”)	1
For every RM1 of a Task completed (“Task”)	1

- 4.2 The **first one hundred (100)** Eligible Participants with the highest aggregated contest entries earned at the end of the Campaign Period will be entitled to a Contest Reward, i.e. Shopee e-voucher worth of RM100 (“Contest Reward Winners”).
- 4.3 Each Eligible Participant is only entitled to win one (1) unit of Contest Reward throughout the Campaign Period.
- 4.4 A total sum of RM10,000 Contest Reward has been allocated for this Campaign.

5. Sharing Journey Reward

- 5.1 The **first one hundred (100)** Eligible Participants who fulfill all of the following criteria will be entitled to win one (1) **Sharing Journey Reward of RM8:-**
- a) share his/her completed Task and/or Goal onto his/her Facebook / Instagram account with the hashtag #PBJOURNEY;
 - b) tag PBB's Facebook / Instagram account, i.e. @publicbankmy; and
 - c) set the post's privacy setting to "public".
- 5.2 Each Eligible Participant is only entitled to one (1) unit of Sharing Journey Reward throughout the Campaign Period.
- 5.3 The Sharing Journey Reward will be awarded to the Eligible Participants on a first-come, first-served basis, subject to availability.
- 5.4 A total sum of RM800 Sharing Journey Reward has been allocated for this Campaign.

6. Other(s)

- 6.1 Eligible Participants who have won the Welcome Reward are also entitled to win the Contest Reward and the Sharing Journey Reward.
- 6.2 The Welcome Reward, Contest Reward and Sharing Journey Reward (collectively, the "Reward") under this Campaign are non-transferable to any third party, non-negotiable for up-front cash and non-exchangeable for gift, credit or kind, in part or in full.
- 6.3 The Welcome Reward and Sharing Journey Reward will be credited into the successful Eligible Participant's designated WISE Savings Account within three (3) months after the end of the Campaign Period or such other dates as may be deemed appropriate by PBB.
- 6.4 The Contest Reward will be sent to the Contest Reward Winners within three (3) months after the end of the Campaign Period via short message service (SMS) or any other manner as may be determined by PBB from time to time.
- 6.5 PBB reserves the right to substitute the Contest Reward, whether in whole or part, with any other product or voucher of similar value at any time.

- 6.6 The Contest Reward Winners shall be responsible to pay any tax, incidental cost and/or other charges relating to the Contest Reward. PBB shall not be held liable for any tax, incidental cost, charges incurred by the Contest Reward Winners and/or non-acceptance of the Contest Reward by Shopee Mobile Malaysia Sdn Bhd.
- 6.7 The Contest Reward is also subject to the terms and conditions imposed by Shopee Mobile Malaysia Sdn Bhd from time to time.
- 6.8 The successful Eligible Participant will not be entitled to any contest entries and/or Reward under this Campaign in the event of the following:-
- a) the successful Eligible Participant's App profile is deleted; and/or
 - b) the successful Eligible Participant's WISE Savings Account is terminated, suspended or closed; and/or
 - c) the successful Eligible Participant's Facebook / Instagram account is closed; and/or
 - d) the successful Eligible Participant's Facebook / Instagram post is deleted, prior to awarding the successful Eligible Participants with the Reward.
- 6.9 PBB does not have any obligation to inform the Eligible Participant once the Reward has been fully utilised.
- 6.10 PBB reserves the right to forfeit the Reward in the event of non-compliance of these Terms and Conditions, the terms and conditions governing the WISE Savings Account, current account/-i or savings account/-i ("CASA/-i"), PB engage mobile application ("PB engage") and/or the App by the Eligible Participant for the purpose of this Campaign.

7. General Terms and Conditions

- 7.1 By participating in this Campaign, the Eligible Participants agree to be bound by these Terms and Conditions, the terms and conditions governing the WISE Savings Account, CASA/-i, PB engage and/or the App (including any amendments, variations and/or revision to such terms and conditions). In the event of any inconsistency between these Terms and Conditions, the terms and conditions governing the WISE Savings Account, CASA/-i, PB engage and/or the App, these Terms and Conditions shall prevail for the purpose of this Campaign.

- 7.2 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 shall not be obliged to give any reason or entertain any appeals, protests or correspondences from any Eligible Participants and/or third parties on any matter concerning this Campaign and/or the Reward.
- 7.3 In the event the Eligible Participants are minors,
- a) the parents / legal guardians of the Eligible Participants agree and grant their consent to PBB to process, collect, use and store all of their information and the Eligible Participants' information for the purpose of this Campaign;
 - b) the parents / legal guardians of the Eligible Participants grant their consent for the Eligible Participants to participate in this Campaign and agree that these Terms and Conditions shall be applicable in relation to the Eligible Participants' participation in this Campaign.
- 7.4 PBB shall not be responsible nor accept any liabilities of any nature and howsoever arising or suffered by the Eligible Participant, the parents / legal guardians of the Eligible Participant and/or third parties resulting directly or indirectly from this Campaign and/or the Reward, unless it is proven due to PBB's gross negligence or willful misconduct specifically related to this Campaign.
- 7.5 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 and/or the Reward offered and/or published in any mass media, marketing or advertising materials.
- 7.6 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 in respect of this Campaign and the Reward.
- 7.7 To the fullest extent permitted by law, PBB shall not be responsible for any failure or delay in the transmission of any transactions being transacted through PB engage or the App or being captured in PBB's system, which may result in the Eligible Participants being omitted from the selection process during the Campaign Period.
- 7.8 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.

7.9 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 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 and such amended terms and conditions shall prevail over any provision or representation contained in any other promotional materials advertising this Campaign;
- 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 for any and all losses or damages suffered or incurred by the Eligible Participant whether as a direct or indirect result of such cancellation, withdrawal, suspension or termination.

7.10 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.

7.11 Eligible Participants may view PBB's Privacy Notice which states how PBB uses their information at www.pbebank.com or any of PBB's branches.

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