

PB JUNIOR CAMPAIGN

TERMS & CONDITIONS

The PB Junior 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 January 2019 to 31 March 2019** (“Campaign Period”). PBB reserves the right to change the duration and/or the commencement and/or expiry date of the Campaign Period.
- 1.2 The Campaign is available at all PBB branches in Malaysia.

2. Campaign Mechanics

- 2.1 This Campaign consists of two (2) sub-campaigns where the Eligible Products are as follows:

Sub-campaign	Eligible Product*
PB Junior SA Campaign	<ul style="list-style-type: none">• PB Bright Star Savings Account (PBBS)• WISE Savings Account (WISE)
PB Junior FD Campaign	<ul style="list-style-type: none">• PLUS Fixed Deposit (PLUS FD)

*Eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”)

- 2.2 **The Eligible Participant is required to participate in the “PB Junior SA Campaign” first before he/she is eligible to participate in the “PB Junior FD Campaign”.**

3. Eligibility

- 3.1 This Campaign is open to all new and existing PBB customers including non-residents (“Eligible Participant”).
- 3.2 In order for PBBS / WISE that are solely/jointly opened under the account holder(s) of aged below 18 (“Minor”) to participate in the Campaign, the parent/legal guardian of the Minor must give consent and agree to the Terms and Conditions of the Campaign. The said parent/legal guardian shall be deemed to be the Eligible Participant for purposes of this Campaign.

- 3.3 For On-behalf Account or Joint Account opened with parent/legal guardian, the Eligible Participant is the parent/legal guardian of the minor.
- 3.4 The following customers are NOT eligible to participate in this Campaign:
- (a) Permanent and/or contract employees of PBB, Public Islamic Bank Berhad (“PIBB”) and Public Investment Bank Berhad.
 - (b) Non-individual i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies accounts.
- 3.5 The funds used to participate in 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 but refer the following form of fresh funds:
- (a) Cash received from an external source;
 - (b) Proceeds received from the 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.
- 3.6 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 to inform / allow PBB to effect the placement.
- 3.7 The deposits made by way of cheque(s) are subject to clearance and will only be considered as deposit by the Eligible Participant after the cheque(s) is/(are) paid or cleared and will only be considered good if not returned dishonored and placement will take effect upon fulfillment of this clause.
- 3.8 This Campaign is not valid with other product promotions that are concurrently offered by PBB. However, Eligible Participants are allowed to participate in the “PB Junior FD Campaign” and “PB Junior SA Campaign” concurrently.

4. PB Junior SA Campaign

- 4.1 To participate in the “PB Junior SA Campaign”, the Eligible Participant is required:
- (a) to open a new PBBS or WISE with a minimum initial deposit of RM500 (new accountholders) or top up minimum deposit of RM500 (existing accountholders); and
 - (b) to sign up monthly Standing Instruction (SI) to transfer at least RM200 per month from parent/legal guardian’s current / savings account (CASA) maintained in PBB (Designated CASA) to the PBBS or WISE for twelve (12) consecutive months.
- 4.2 Upon meeting the conditions stated in clause 4.1, the Eligible Participant will be entitled to a Sign-Up Gift which is a Water Tumbler.
- 4.3 The Eligible Participant who successfully executed twelve (12) consecutive monthly SI in the PBBS / WISE will be entitled to a SI Gift which is a Phyllis Multipurpose Electric Food Warmer cum Lunch Box (Lunch Box).
- 4.4 In the event the SI is terminated prior to the completion of twelve (12) consecutive months, the Eligible Participant will not be entitled to the SI Gift i.e. Lunch Box.
- 4.5 The Eligible Participant is required to sign up the monthly SI in the same branch where the PBBS / WISE is opened / maintained.
- 4.6 The Eligible Participant is allowed to take up single or multiple Sign-Up Gift and / or SI Gift stated under Clauses 4.2 and 4.3 so long as he / she has fulfilled the eligibility criteria.
- 4.7 Conversion of a Non-Eligible Product to a PBBS or WISE during the Campaign Period will not qualify to participate in the “PB Junior SA Campaign”.

5. Gifts

- 5.1 Upon fulfilment of the “PB Junior SA Campaign” requirements as stipulated in this Terms & Conditions, the Eligible Participant will be entitled to the Sign-Up Gift and / or SI Gift (Gifts).
- 5.2 The Gifts will be issued on a first-come, first-served basis, while stock lasts.

- 5.3 Choice of color, if any, is not available.
- 5.4 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 “PB Junior SA Campaign” does/do not include any accessories or items shown in any advertisements and/or promotional materials as they are for illustrative purposes only.
- 5.5 PBB reserves the right at its absolute discretion to substitute any of the Gift(s), whether in whole or part, with that of similar value at any time and/or to increase or decrease the total number of Gift(s).
- 5.6 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.

6. Collection of Gifts

- 6.1 The Eligible Participant can only collect his/her Gift(s) from the respective branches where he/she had signed up for the PB Junior SA campaign.
- 6.2 The SI Gift can be collected within twelve (12) weeks from the completion of the twelve (12) consecutive monthly SI whereby PBB shall notify the Eligible Participant on the gift collection.
- 6.3 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).

7. PB Junior FD Campaign

- 7.1 The Eligible Participant is required to participate in “PB Junior SA Campaign” **first before** he/she is eligible to participate in the “PB Junior FD Campaign”.
- 7.2 In the event the SI under “PB Junior SA Campaign” is terminated prior to the completion of twelve (12) consecutive months, the Eligible Participant is not allowed to make PLUS FD placements under the “PB Junior FD Campaign”.

- 7.3 The deposit placement under the “PB Junior FD Campaign” is subject to a minimum and maximum capping as follows:

Deposit Placement	
Minimum	Maximum
RM5,000 per receipt	RM1 Million (per customer)

- 7.4 The PLUS FD placement under the “PB Junior FD Campaign” must be made during the Campaign Period.
- 7.5 The Eligible Participant is allowed to make PLUS FD placement in multiple receipts subject to a minimum amount of RM5,000 per receipt.
- 7.6 The promotional interest rate offered under the “PB Junior FD Campaign” is as follows:

Tenure	Promotional Interest Rate (% p.a.)
15-Month	4.35

- 7.7 The PLUS FD is for 15-month placement only. The promotional interest rate is applicable for one (1) cycle only. Upon maturity, the PLUS FD will be automatically renewed for 15-month tenure at PBB’s prevailing board rates with the interest credited into the Eligible Participant’s Designated CASA on a monthly basis.
- 7.8 The PLUS FD interest will be credited monthly into the Eligible Participant’s Designated CASA in accordance to PBB’s standard operational rules for crediting of FD interest to CASA whereby the Designated CASA belongs to the same entity as per the Eligible Participant’s PLUS FD Account.
- 7.9 Interest is calculated on the actual number of days.
- 7.10 The promotional interest rate is fixed upon participation / placement.

- 7.11 **Deposit placement under the “PB Junior FD Campaign” which are uplifted/withdrawn, prematurely during the tenure period, will not be entitled to enjoy any interest whatsoever and any monthly interest credited prior to the premature withdrawal of the PLUS FD for each completed month will be deducted from the principal amount before the PLUS FD principal sum is released to the Eligible Participant.**

The above condition will remain applicable upon renewal of the PLUS FD placements.

- 7.12 Partial withdrawal of the PLUS FD placement is **not** allowed.
- 7.13 Should there be an Overnight Policy Rate (OPR) changes, the promotional interest rate may be revised.
- 7.14 All instructions for withdrawal of PLUS FD placement must be made by giving clear and precise instructions in writing and duly signed by the relevant authorised signatory(ies) of the account 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 differs from the specimen signature(s) given. All alterations in such instructions should be confirmed by the signature(s) as per the specimen signature(s).
- 7.15 Any placement made in the PLUS FD under the “PB Junior FD Campaign” is not allowed to be pledged for any overdraft / cash line facility-i, / any other facility or financing.

8. Liability and Responsibility

- 8.1 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.
- 8.2 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).

- 8.3 PBB disclaims any liability, obligation or duty relating to the Gift(s). PBB makes no representation or warranty to the quality, merchantability or suitability for use of the Gift(s).
- 8.4 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 recognize or replace any defective, lost, damaged or stolen Gift(s).

9. PBB's Rights

- 9.1 Without prejudice to the provision in Clause 7.13 above and save and except for the promotional interest rates stated in Clause 7.6 above which are fixed upon participation / placement, PBB reserves the right and at its absolute discretion to 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 place at PBB's website or by any other medium of communication as PBB deems fit 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.
- 9.2 The Eligible Participant's entitlement to the Gift(s) will be at the discretion of PBB. PBB's decision on all matters relating to the Campaign will be final and binding and no further correspondence or attempts to dispute such decisions will be entertained.
- 9.3 For avoidance of doubt, cancellation, termination or suspension by PBB of the Campaign shall not accord the right to the Eligible Participant to any claim or compensation against PBB for any and all losses or damage suffered or incurred by the Eligible Participant as a direct or indirect result of the change in duration or expiry date or the act of cancellation, termination or suspension.

10. Others

10.1 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 Eligible Product(s) and SI with PBB, a copy of which has been made available to the Eligible Participant;
- (b) agrees and consents that information regarding his/her Eligible Product(s) and SI can be processed, collected, used and stored by PBB for the purpose of the Campaign;
- (c) agrees to be bound by the terms and conditions stated herein and agrees that the decision of PBB will be final, binding and conclusive and that no appeal, correspondence, queries or protests will be entertained.

10.2 To view PBB's Privacy Notice on how PBB use your information or should you wish to receive news on products and services including PBB's promotional offers and marketing material and PBB's affiliates please go to www.pbebank.com.my or any of the PBB's branches.