

PB WISE CAMPAIGN
TERMS & CONDITIONS

The PB WISE 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 2020 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 individual customers including non-residents (“Eligible Participant”).
- 2.2 In order for the WISE Savings Account (WISE SA) that are solely/jointly opened under the accountholder(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.
- 2.3 For On-behalf Account or Joint Account opened with parent/legal guardian, the Eligible Participant is the parent/legal guardian of the minor.
- 2.4 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.
- 2.5 The WISE SA deposit made under this Campaign cannot and is prohibited to be utilized for any other campaign running concurrently during the Campaign Period, or any extension thereof.

- 2.6 The WISE SA deposit amount made 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 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.
- 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 effect the participation.
- 2.9 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 participation in this Campaign 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 and/or PIBB.

3. Campaign Features

- 3.1 The Eligible Product(s) under the Campaign are as follows:-
- a) WISE SA*
 - b) PB Max Advantage[^]
- * Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.
- [^] Non-Participating Insurance Plan with Investment Linked Features underwritten by AIA Berhad (“AIA”).

- 3.2 To participate in the Campaign, the Eligible Participant is required:-
- a) To open a new WISE SA with a minimum initial deposit of RM500 (new accountholders) or top up minimum deposit of RM500 (existing accountholders); and
 - b) Sign up for PB Max Advantage.
- 3.3 The minor of the WISE SA and the life insured of the PB Max Advantage must be the same person.
- 3.4 Both WISE SA deposit placement and PB Max Advantage sign up must be made concurrently at the WISE SA accountholding branch.
- 3.5 The Eligible Participant must fulfil the criteria stipulated under clause 3.2, to be entitled for the following Angpow:-

Set-Inforce Annualized New Premium	Angpow*
< RM10,000	RM88
≥ RM10,000	RM188

*Per policy per life insured

- 3.6 The Angpow will be credited into the Eligible Participant's designated WISE SA **within 12 weeks** from the free look period.
- 3.7 In the event the Eligible Participant cancels the PB Max Advantage within fifteen (15) days free look period, the Eligible Participant will not be entitled for the Angpow.

The "free look period" for PB Max Advantage is defined as follows:-

- a) The Eligible Participant has the right to cancel the PB Max Advantage Policy (Policy) by giving AIA a written notice and returning the Policy to AIA. AIA will refund the premiums paid (only the Basic Premium and premiums for Supplementary Contract, if any) and the Account Value established on the Valuation Date immediately following the date the notice is received by AIA, together with the Premium Charge 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 within fifteen (15) days after the Eligible Participant received the Policy.

4. PBB's Rights

4.1 PBB may amend, delete and/or add to any of the 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 agrees to be bound by the amendment, deletion or addition of such other Terms and Conditions as aforesaid.

5. Others

5.1 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 WISE SA, and the terms and conditions and exclusions of the PB Max Advantage Policy contract, a copy of which has been made available to the Eligible Participant;
- b) agrees and consents that information regarding his/her WISE SA and PB Max Advantage can be processed, collected, used and stored by PBB for the purpose of the Campaign; and
- c) agrees that the decision of PBB will be final.

5.2 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 please go to www.pbebank.com or any of PBB's branches.

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