

PB OVERSEAS REMITTANCE CAMPAIGN

TERMS & CONDITIONS

The following terms and conditions govern the “PB Overseas Remittance Campaign” (“Campaign”) offered by Public Bank Berhad [6463-H] (“PBB”) and Public Islamic Bank Berhad [14328-V] (“PIBB”) to the customers:-

1. Campaign Period

- 1.1 The Campaign will run from **1 January 2020** to **30 June 2020**, both dates inclusive (“Campaign Period”).

2. Eligibility

- 2.1 The Campaign is open to individuals aged 18 years and above as at the time of participation and non-individuals i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, and societies (“Eligible Participant”).
- 2.2 The Campaign is applicable to **Outward Remittance i.e. Outward Foreign Telegraphic Transfer** transactions performed over-the-counter (OTC) at any PBB or PIBB branch in Malaysia but **excludes** online Outward Remittance performed via PBebank.com (PBe).
- 2.3 Outward Remittance is not protected by Perbadanan Insurans Deposit Malaysia.

3. Campaign Features

- 3.1 The Campaign offers **zero service charge** on all **Outward Remittance** transactions from any PBB or PIBB branch to any bank including overseas branches / subsidiaries of PBB in Vietnam, Hong Kong, Cambodia, Sri Lanka and Laos during the Campaign Period.
- 3.2 The beneficiary of the Outward Remittance transaction will also enjoy **reduced service charge** on all **Inward Remittance** during the Campaign Period if the money is remitted to any account maintained at the following PBB overseas branches / subsidiaries:-
 - a) Public Bank Vietnam Limited in Vietnam ("PBV")
 - b) Public Bank (Hong Kong) Limited in Hong Kong ("PBHK")
 - c) Cambodian Public Bank Plc in Cambodia ("CPB")
 - d) Public Bank Berhad in Sri Lanka ("SLO")
 - e) Public Bank Berhad in Laos ("LAOS")

3.3 The remittance service charges under the Campaign are as follows:

Remittance Transaction	Campaign Service Charge	
Outward remittance from any PBB or PIBB branch in Malaysia to Vietnam, Hong Kong, Cambodia, Sri Lanka or Laos. (Charged to Sender in Malaysia)	Zero Service Charge	
Inward remittance from any PBB or PIBB branch in Malaysia to an account maintained with PBB branches/ subsidiaries in Vietnam, Hong Kong, Cambodia, Sri Lanka or Laos. (Charged to beneficiary)	PBV	<ul style="list-style-type: none"> • USD2 flat for Individuals / USD5 flat for Entities • No service charge for remittances in VND
	PBHK	<ul style="list-style-type: none"> • HKD30
	CPB	<ul style="list-style-type: none"> • 0.05% or minimum USD5 flat (whichever is higher) • No service charge for remittances in KHR
	LAOS	<ul style="list-style-type: none"> • 0.1% or minimum USD5 flat (whichever is higher) • No service charge for remittances in LAK
	SLO	<ul style="list-style-type: none"> • USD2 • No service charge for remittances in LKR

4. General

4.1 PBB and/or PIBB 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 and/or PIBB's website or by any other approved medium of communication and such amendment, deletion or addition shall become effective on such date as PBB and/or PIBB 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.

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