PB 50TH ANNIVERSARY BONUS SAVERS REWARD

TERMS AND CONDITIONS

The PB 50th Anniversary Bonus Savers Reward (“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 Period
   1.1 The Campaign will run from 3 May 2016 to 31 July 2016, 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 customers (“Eligible Participant”).
   2.2 The Eligible Participant must be an individual aged 18 years and above as at 3 May 2016 (personal or joint accountholders including on behalf accounts of PBB) and maintain a Malaysian National Registration Identity Card (“NRIC”).
   2.3 Only the first named accountholder in the case of a joint account or the first named parent/legal guardian in the case of an on-behalf account in PBB’s record will be identified as Eligible Participant.
   2.4 Permanent or contract employees of PBB and Public Islamic Bank Berhad (PIBB) are NOT eligible to participate in the Campaign.
   2.5 Non-residents and non-individuals i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies account are NOT eligible to participate in the Campaign.
   2.6 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 deposit account(s) of the Eligible Participant maintained with PBB or PIBB.
   2.7 This Campaign is not valid with other product promotions that are concurrently offered by PBB.
3. Campaign Features

3.1 The Eligible Account* under the Campaign are as follows:

<table>
<thead>
<tr>
<th>Eligible Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLUS Savings Account</td>
</tr>
<tr>
<td>Basic Savings Account</td>
</tr>
</tbody>
</table>

* Eligible for protection by PIDM

3.2 Eligible Participant who maintains a minimum **Incremental Average Daily Balance (ADB) of RM5,000** in his/her Eligible Account(s) will be entitled to a Bonus Interest as per Table A on top of the prevailing interest rates of the respective Eligible Account(s).

<table>
<thead>
<tr>
<th>Incremental ADB (RM)</th>
<th>Bonus Interest Rate (% p.a.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>5,000 to below 100,000</td>
<td>1.50</td>
</tr>
<tr>
<td>100,000 to below 200,000</td>
<td>2.50</td>
</tr>
<tr>
<td>200,000 to below 250,000</td>
<td>3.50</td>
</tr>
<tr>
<td>250,000 to 300,000</td>
<td>5.00</td>
</tr>
</tbody>
</table>

3.3 To participate in this Campaign, an Eligible Participant is required to register his/her participation via a **ONE (1) time Short Message Service (SMS) during the Campaign Period and send to 63633** in the following manner.

*Key in “PBSR <space> 12-digit NRIC number” and send to 63633 (e.g. PBSR 750315145894)*

**Important: Messages received in any other format will NOT be accepted.**

For avoidance of doubt, standard Telco Operator charges apply for each SMS registration and shall be fully borne by the Eligible Participant.

3.4 The processing and caption of SMS(s) is handled by MSP Systems (M) Sdn Bhd (Co. No. 679308-U) (“SMS Service Provider”) where its registered address and place of business is at Unit D1-6-11, Block D1, Solaris Dutamas, 1, Jalan Dutamas 1, 50480 Kuala Lumpur, Malaysia.

3.5 An Eligible Participant is required to register his/her participation in accordance with clause 3.3 for **ONE TIME** only, even though the Eligible Participant has more than one Eligible Accounts.

3.6 Only the earliest SMS Registration will be captured by the PBB’s system should Eligible Participants perform multiple SMS registrations.
3.7 Only SMS Registration of NRIC Number of the Primary Accountholder of the Eligible Accounts will be considered valid registration.

3.8 The Eligible Participant is responsible to ensure that the SMS details are complete, accurate, and sent during Campaign Period. Proof of SMS sent does not constitute a confirmation of receipt by PBB.

3.9 Eligible Participants who performed SMS registration for the Campaign will receive an auto reply SMS message confirmation from PBB at no cost as follows:

“RM0.00 Public Bank: Thank you for your registration in PB 50th Anniversary Bonus Savers Reward. For more information, log on to www.pbbebank.com. T&C apply”

Proof of Eligible Participants received the auto reply SMS message from PBB does not constitute a confirmation of successful registration from PBB.

Examples of unsuccessful registration are as follows:-

<table>
<thead>
<tr>
<th>SMS Text Input By Customer</th>
<th>Reason For Unsuccessful Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>PBSR 111111111111</td>
<td>Invalid NRIC Number</td>
</tr>
<tr>
<td>PBSR Wong Ah Kow</td>
<td>Invalid NRIC Number</td>
</tr>
<tr>
<td>PBSR 701112-10-5024</td>
<td>Invalid NRIC Number</td>
</tr>
<tr>
<td>PBSR 80122404</td>
<td>Incomplete NRIC Number</td>
</tr>
<tr>
<td>PBSA 660201105223</td>
<td>Wrong Keyword i.e ‘PBSA’</td>
</tr>
</tbody>
</table>

3.10 The Bank will not be held responsible and reserves the absolute discretion to disqualify any registration from a secondary accountholder, duplicate entries, incomplete/inaccurate SMS, late entries, error message, unsuccessful registration due to network failure and/or interruption experienced by a Telco Operator or for any reason whatsoever as PBB may in its absolute discretion deem fit.

3.11 If the date and time of a successful SMS registration or transaction date and time captured in PBB’s system differs or a dispute arises as to when the registration took place, the PBB’s system date and time shall prevail.

4. Bonus Interest

4.1 The calculation of Bonus Interest is as follows:-

\[
\text{Incremental ADB} \times \text{Bonus Interest Rate}^\wedge (\%) \times \left(\frac{\text{No. of Days}}{366}\right)
\]

^Please refer to Table A under clause 3.2.
Note: 
ADB is defined as the aggregate daily balances for a particular period during the Campaign divided by the total number of days starting from the day the SMS is received or the day the Eligible Account is opened (whichever is later) until 31 July 2016.

4.2 Bonus Interest is payable up to maximum Incremental ADB of RM300,000 for each Eligible Account.

5. Incremental Average Daily Balance (ADB)

5.1 The Eligible Account’s Incremental ADB during the Campaign Period is to be determined as follows:

For Existing Eligible Account
(Refer to Eligible Account opened prior to the Campaign Period i.e. before 3 May 2016)

ADB @ 31 July 2016 = \[
\frac{\text{Sum of day end balances from the date of SMS registration until 31 July 2016}}{\text{Total number of days from the date of SMS registration until 31 July 2016}}
\]

Example 1:

<table>
<thead>
<tr>
<th>Privilege Account opened before 3 May 2016</th>
<th>SMS Registration @ 5 May 2016</th>
<th>End of Campaign @ 31 July 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>88 Days</td>
</tr>
</tbody>
</table>

ADB = \[
\frac{\text{Sum of day end balances for the 88 Days}}{88 \text{ Days}}
\]

Incremental ADB = ADB @ 31 July 2016 minus Day end balance on the previous day of SMS Registration (i.e. day end balance @ 4 May 2016)
For New Eligible Account

(Refer to Eligible Account opened during the Campaign Period i.e. from 3 May 2016 to 31 July 2016)

a) Eligible Account opened **AFTER** SMS registration

\[
ADB @ 31 July 2016 = \frac{\text{Sum of day end balances from the date of First Eligible Account opened until 31 July 2016}}{\text{Total number of days from the date of First Eligible Account opened until 31 July 2016}}
\]

**Example 1:**

<table>
<thead>
<tr>
<th>SMS Registration @ 5 May 2016</th>
<th>First Eligible Account opened @ 29 May 2016</th>
<th>End of Campaign @ 31 July 2016</th>
</tr>
</thead>
</table>

64 Days

\[
ADB = \frac{\text{Sum of day end balances for the 64 Days}}{64}\]

Incremental ADB = ADB @ 31 July 2016 **minus** RM0.00

b) Eligible Account opened **BEFORE** SMS registration:

\[
ADB @ 31 July 2016 = \frac{\text{Sum of day end balances from the date of SMS registration until 31 July 2016}}{\text{Total number of days from the date of SMS registration until 31 July 2016}}
\]

**Example 2:**

<table>
<thead>
<tr>
<th>Eligible Account opened @ 3 May 2016</th>
<th>SMS Registration @ 20 May 2016</th>
<th>End of Campaign @ 31 July 2016</th>
</tr>
</thead>
</table>

73 Days
ADB = \text{Sum of day end balances for the 73 Days} \quad \text{73 Days}

\text{Incremental ADB} = \text{ADB @ 31 July 2016 minus RM0.00}

5.2 The bonus interest will be credited into the Eligible Participant’s Eligible Account within ONE (1) month after the end of the Campaign Period.

5.3 Conversion of a Non-Eligible Account to an Eligible Account during the Campaign Period will not qualify for the bonus interest.

5.4 Eligible Account that is closed during the Campaign Period will not qualify for the bonus interest.

5.5 In the event the Eligible Account is closed or converted to non-eligible account prior to the crediting of the bonus interest, no bonus interest will be credited to the account.

5.6 The recognition of the Eligible Account(s) to be qualified for the bonus interest is based on the account opening date as follows:

<table>
<thead>
<tr>
<th>Date of Eligible Account Opened</th>
<th>Recognized Eligible Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account opened before 3 May 2016</td>
<td>ALL eligible account(s) opened BEFORE 3 May 2016.</td>
</tr>
<tr>
<td>Account opened on or after 3 May 2016</td>
<td>FIRST# eligible account opened DURING the Campaign period.</td>
</tr>
</tbody>
</table>

# In the event of more than ONE (1) Eligible Account is opened during the Campaign Period, only the earliest account, based on the time the account is opened as per PBB’s record will be recognized as an Eligible Account.
Please refer to Illustration A below for Eligible Account(s) recognized under the Campaign.

**Illustration A**

<table>
<thead>
<tr>
<th>Account Opened</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLUS SAVINGS ACCOUNT</td>
<td>10/02/2016</td>
</tr>
<tr>
<td>PLUS SAVINGS ACCOUNT</td>
<td>15/03/2016</td>
</tr>
<tr>
<td>Basic SAVINGS ACCOUNT</td>
<td>03/05/2016</td>
</tr>
<tr>
<td>Basic SAVINGS ACCOUNT</td>
<td>10/05/2016</td>
</tr>
<tr>
<td>Basic SAVINGS ACCOUNT</td>
<td>17/05/2016</td>
</tr>
<tr>
<td>PLUS SAVINGS ACCOUNT</td>
<td>31/07/2016</td>
</tr>
</tbody>
</table>

**Note:**
1) Existing Account is defined as Eligible Account(s) opened PRIOR to 3 May 2016.
2) New Account is defined as Eligible Account(s) opened DURING the Campaign period from 3 May 2016 until 31 July 2016.

6. **Rights of PBB**

6.1 PBB reserves the right at its sole discretion to change the duration and/or the expiry date of the Campaign or to cancel, terminate or suspend the Campaign. Prior notice of the same will be placed at PBB’s website at www.pbebank.com or by any other medium of communication as PBB deems fit. 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.
6.2 Save and except for the Bonus Interest rates stated in item 3.2 above which are fixed for the tenure of this Campaign, 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) days prior notice 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 participating 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.

7. Others

7.1 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 Account(s) with PBB, a copy of which has been made available to the Eligible Participant;

b) agrees and consents that information regarding his/her Eligible Account(s) can be processed, collected, used and stored by PBB for the purpose of the Campaign;

c) agrees and consents that his/her contact number and NRIC Number will be forwarded to and used by the SMS Service Provider to process and thereafter, notify PBB of the Eligible Participant;

d) will be deemed to have read, understood and hereby expressly 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; and

e) agrees and consents that PBB, as the case may be, may use his/her registered contact number for marketing purposes within PBB.