

TERMS AND CONDITIONS GOVERNING THE “PB SPECIAL2 FIXED DEPOSIT / TERM DEPOSIT-i” CAMPAIGN

The “PB Special2 Fixed Deposit / Term Deposit-i” Campaign (“Campaign”) is launched jointly by Public Bank Berhad (“PBB”) and Public Islamic Bank Berhad (“PIBB”). 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 **1 October 2018 to 31 January 2019**, [both dates are inclusive (“Campaign Period”)].
- 1.2 The Campaign is available at all PBB and PIBB branches in Malaysia.

2. Eligibility

- 2.1 The following participants are eligible to participate (“Eligible Participant”) in this Campaign:
 - a) all new and existing individual customers of PBB and PIBB;
 - b) an individual aged 18 years and above as at the time of participation (personal or joint accountholders including on-behalf accounts of PBB and / or PIBB) including non-residents, permanent or contract employees of PBB, PIBB and Public Investment Bank Berhad (“PIVB”);
- 2.2 The Eligible Participant in the case of an on-behalf account is the parent/legal guardian of the account in PBB / PIBB’s records.
- 2.3 Non-individuals are not eligible to participate in this Campaign; ie. sole-proprietorships, partnerships, corporate entities, associations, clubs and societies.

2.4 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 / PIBB but refers to the following forms of fresh funds:

- a) Cash received from an external source;
- b) Proceeds received from 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.

2.5 Within seven (7) calendar days of the fresh funds being transferred to PBB/PIBB where the deposit is placed, the Eligible Participant must visit PBB/PIBB to inform / allow PBB/PIBB to effect the placement.

2.6 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB and/or PIBB.

3. Campaign Mechanics:-

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

No.	Eligible Products*		Tenure
1	PLUS Fixed Deposit (PLUS FD)	Conventional	6-month and 12-month
2	Term Deposit-i (TD-i)	Islamic	

Note* - Eligible for protection by Perbadanan Insurans Deposit Malaysia.

3.2 The deposit placement under the Campaign is subject to a minimum and maximum capping as follows:

Deposit Placement	
Minimum	Maximum
RM10,000 per receipt	RM8 Million (per customer per Eligible Product)

3.3 The new placement must be made during the Campaign Period.

- 3.4 The Eligible Participant is allowed to make PLUS FD / TD-i placement in multiple receipts subject to a minimum amount of RM10,000 per receipt.
- 3.5 The promotional interest / profit rates offered under the Campaign are as follows:

Tenure	Conventional	Islamic
	Interest Rate (% p.a.)	Profit Rate (% p.a.)
6-Month	4.00	4.10
12-Month	4.20	4.30

- 3.6 The PLUS FD / TD-i is for 6-month or 12-month placement only. The promotional interest / profit rate is applicable for one (1) cycle only. Upon maturity, the PLUS FD / TD-i will be automatically renewed for 6-month or 12-month tenure at PBB / PIBB's prevailing board rates with interest / profit credited into the designated Conventional / Islamic current or savings account (CASA or CASA-i) on a monthly basis.
- 3.7 Interest or profit (whichever applicable) is calculated on the actual number of days.
- 3.8 The promotional interest / profit rates are fixed upon participation / placement.
- 3.9 The PLUS FD interest / TD-i profit (whichever applicable) will be credited monthly into the Eligible Participant's designated CASA / CASA-i in accordance to PBB / PIBB's standard operational rules for crediting of PLUS FD interest / TD-i profit (whichever applicable) to CASA / CASA-i.
- 3.10 **Deposit placement under the Campaign which are uplifted/withdrawn, in part or in full, prematurely during the tenure period, will not be entitled to enjoy any interest / profit (whichever applicable) whatsoever and any monthly interest / profit (whichever applicable) credited prior to the premature withdrawal of the PLUS FD / TD-i for each completed month will be deducted from the principal amount before the PLUS FD / TD-i principal sum is released to the Eligible Participant.**

The above condition will remain applicable upon renewal of the FD/TD-i placements.

- 3.11 Partial withdrawal of the PLUS FD / TD-i placement is **not** allowed.
- 3.12 Should there be an Overnight Policy Rate (OPR) changes, the promotional interest / profit rates may be revised.
- 3.13 All instructions for withdrawal of the PLUS FD / TD-i placement must be made by giving clear and precise instructions in writing and duly signed by the authorised signatory(ies) of the account with regard to the withdrawal and disposal of the placement. PBB and PIBB are entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB / PIBB to differ from the specimen signature(s) given. All alterations in such instructions should be confirmed by the signature(s) as per the specimen signature(s).
- 3.14 Any placement made in the Eligible Product(s) under the Campaign is not allowed to be pledged for any overdraft / cash line facility-i, / any other facility or financing.

4. Rights of PBB and/or PIBB

- 4.1 Without prejudice to the provision in Clause 3.12 above and save and except for the promotional interest / profit rates stated in Clause 3.5 above which are fixed upon participation / placement, PBB and PIBB reserve the right and at their 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 placed at PBB and / or PIBB's website or by any other medium of communication as PBB and / or PIBB deem fit 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 is deemed to have agreed to be bound by the amendment, deletion or addition of such other Terms and Conditions as aforesaid.
- 4.2 For avoidance of doubt, cancellation, termination or suspension by PBB and / or PIBB of the Campaign shall not accord the right to the Eligible Participant to any claim or compensation against PBB / PIBB 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.

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 Eligible Product(s) with PBB and / or PIBB, a copy of which has been made available to the Eligible Participant. If there is any conflict or discrepancy between these terms and conditions and the Rules and Regulations governing the opening and operations of the Eligible Product(s), these terms and conditions shall be given priority and precedence;
- b) agrees and consents that information regarding his/her Eligible Product(s) can be processed, collected, used and stored by PBB and/or PIBB for the purpose of the Campaign; and
- c) agrees that the decision of PBB and/or PIBB will be final, binding and conclusive and that no appeal, correspondence, queries or protests will be entertained.

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