

TERMS AND CONDITIONS GOVERNING THE “PB eFD via FPX” CAMPAIGN

The “PB eFD via FPX” Campaign (“Campaign”) is launched by Public Bank Berhad Registration No. 196501000672 [6463-H] (“PBB”). The following terms and conditions govern this Campaign offered to the Eligible Participant, as hereinafter defined: -

1. Campaign Period

- 1.1 This Campaign will run from **9 March 2020** to **30 April 2020** [both dates inclusive (“Campaign Period”)].
- 1.2 This Campaign is available at PBe Online Banking (PBe).

2. Eligibility

- 2.1 The following participants are eligible to participate (“Eligible Participant”) in this Campaign:
 - a) All new and existing PBe users;
 - b) Individual customers aged 18 years and above as at the time of participation who have an existing conventional personal Current Account or Savings Account (CASA) and who have registered for PBe [including permanent or contract employees of PBB, Public Islamic Bank Berhad (PIBB) and Public Investment Bank Berhad (PIVB)];
 - c) Sole-proprietors who have an existing conventional CASA and who have registered for PBe.
- 2.2 Non-individuals i.e. partnerships, corporate entities, associations, clubs, schools and societies accounts are **NOT** eligible to participate in this Campaign.
- 2.3 The Eligible Participant must enroll online via PBe to participate in this Campaign and fulfill the following criteria:
 - a) Have an existing PBe account or register a new PBe account at any PBB branches or the nearest PBB’s ATM during this Campaign Period;
 - b) Have an existing PB eFixed Deposit (“PB eFD”) account or open a new PB eFD account via PBe with a single deposit placement for the minimum amount of RM10,000 during this Campaign Period and the placement of PB eFD must be made using FPX fund transfer from other banks via PBe; and

- c) Have a conventional CASA to be selected during the PB eFD account opening (“Designated CASA”). The Designated CASA will be tagged to the PB eFD Account for placement / withdrawal / interest crediting purposes.

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

3. Campaign Features

- 3.1 The Eligible Product under this Campaign is **PB eFD*** (eFD).

* Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

- 3.2 All eFD placement(s) under this Campaign must be deposit by way of fund transfer from other banks via Financial Process Exchanges (“FPX”).

FPX is secure online payment method that facilitates interbank transfer of funds, facilitated by Payments Network Malaysia Sdn Bhd. (“PayNet”). Further details can be viewed at <https://www.paynet.my/business-fpx.html>

- 3.3 The placement amount requirement for this Campaign is as follows:

eFD Placement	
Minimum (RM)	Maximum (RM)
10,000	2,000,000 (per eFD account)

- 3.4 The maximum deposit amount per FPX transaction is RM30,000 or the Eligible Participant’s individual Internet Banking Limit maintained with the respective bank, whichever is lower.

- 3.5 The promotional interest rates offered under this Campaign are as follows:

Tenure	Promotional Interest Rates (% p.a.)
4-Month	3.18

- 3.6 The promotional interest rate is only available to Eligible Participant for eFD placement by using FPX fund transfer made via PBe during the Campaign Period, from six (6) a.m. to eleven (11) p.m., seven (7) days a week, or during such hours as stipulated by PBB at PBe.

- 3.7 The eFD placement via FPX is for **4-month placement only**. The promotional interest rate is applicable for one (1) cycle only. The eFD will be automatically renewed for 4-month tenure at PBB's prevailing board rates with the eFD interest added to principal amount or credited into the Eligible Participant's Designated CASA upon maturity.
- 3.8 Interest is calculated on the actual number of days.
- 3.9 The promotional interest rate is fixed upon participation / placement.
- 3.10 Upon maturity, the eFD interest will be added to principal amount or credited into the Eligible Participant's Designated CASA in accordance to PBB's standard operational rules for crediting of eFD interest to Designated CASA.
- 3.11 **Deposit placement under this Campaign which are withdrawn, in part or in full, prematurely during the tenure period, will not be entitled to enjoy any interest whatsoever.**

The above condition will remain applicable upon renewal of the PB eFD placements.

- 3.12 Withdrawals of PB eFD can only be performed via PBe.
- 3.13 Upon withdrawal of the PB eFD, the principal sum and interest earned thereon (if any) shall be automatically credited into the Designated CASA.
- 3.14 Partial withdrawal of the eFD placement is **not** allowed.
- 3.15 Any placement made in the Eligible Product under this Campaign is not allowed to be pledged for any overdraft, any other facility or financing.

4. PBB's Rights

- 4.1 Save and except for the promotional interest rate stated in Clause 3.5 above which is fixed upon participation / placement, 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 this 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 this 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 with PBB, 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, these terms and conditions shall be given priority and precedence;
- b) agrees and consents that information regarding his/her Eligible Product can be processed, collected, used and stored by PBB for the purpose of this Campaign;
- 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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