

TERMS AND CONDITIONS GOVERNING THE “PB ACE ENTERPRISE” CAMPAIGN

The PB ACE Enterprise 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 September to 31 December 2018** (“Campaign Period”). PBB reserves the right to change the duration and/or the commencement and/or expiry date of the Campaign Period.
- 1.2 The Campaign is available at all PBB branches in Malaysia.

2. Eligibility

- 2.1 The Campaign is open to non-individual customers, i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies accounts who do not have any existing Current Account or Savings Account (“CASA”) with PBB or Public Islamic Bank Berhad (“PIBB”) prior to the Campaign Period [“Eligible Participant”].
- 2.2 The Eligible Products under this Campaign are as follows:

No.	Eligible Products
1.	ACE Enterprise Account*
2.	PB enterprise under Basic Package and Premium Package

* Eligible for protection by Perbadanan Insurans Deposit Malaysia (“PIDM”).

- 2.3 The Eligible Participant is required to open an ACE Enterprise Account and sign up for PB enterprise during the Campaign Period to participate in the Campaign.
- 2.4 A customer who has applied for the PB enterprise Inquiry Package is not eligible to participate in this Campaign.
- 2.5 The deposit made under this Campaign to open an ACE Enterprise Account 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.

- 2.6 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.
- 2.7 This Campaign is not valid with other product promotions that are concurrently offered by PBB.
- 2.8 The Eligible Participant is required to open the ACE Enterprise Account and sign up for PB enterprise at the same branch during the Campaign Period.

3. Campaign Mechanism

- 3.1 To participate in the Campaign, the Eligible Participant is required to fulfil the Campaign Criteria as follows:
- a. To open a new ACE Enterprise Account with a minimum initial deposit amount of RM20,000; AND
 - b. To sign up for PB enterprise under Basic Package or Premium Package.
- 3.2 Upon fulfillment of the Campaign Criteria, the Eligible Participant will be entitled to the following Campaign Rewards:

Eligible Product	Campaign Rewards
ACE Enterprise Account	<ul style="list-style-type: none"> • RM288 worth of Shopee e-Vouchers (“e-Voucher”). • Additional Interest Rate of 1% p.a. for three (3) months period with effect from the account opening date of the ACE Enterprise Account for Daily Average Balance (DAB) of above RM20,000.
PB enterprise under Premium Package	<ul style="list-style-type: none"> • Fee waiver for Bulk Payroll/Bulk Payment Services for PB enterprise under the Premium Package for three (3) calendar months with effect from the date PBB approves the Eligible Participant’s PB enterprise Premium Package application.

- 3.3 The e-Voucher will be sent to the email address indicated by the Eligible Participant **within eight (8) weeks** from the account opening date of the ACE Enterprise Account or on boarding date of PB enterprise, whichever is later.
- 3.4 The e-Voucher will be issued on a first-come, first-served basis, while stock lasts.
- 3.5 The e-Voucher is non-transferable, non-negotiable and non-exchangeable for cash, credit or kind, in part or in full.
- 3.6 PBB reserves the right at its absolute discretion to substitute the e-Voucher, whether in whole or part, with a product of similar value at any time and/or to increase or decrease the total number of e-Vouchers.

The Eligible Participant shall be responsible to pay any tax, incidental cost and/or other charges relating to the e-Voucher. PBB shall not be held liable for any tax, incidental cost, charges incurred by the Eligible Participant and/or non acceptance of the e-Voucher by Shopee.

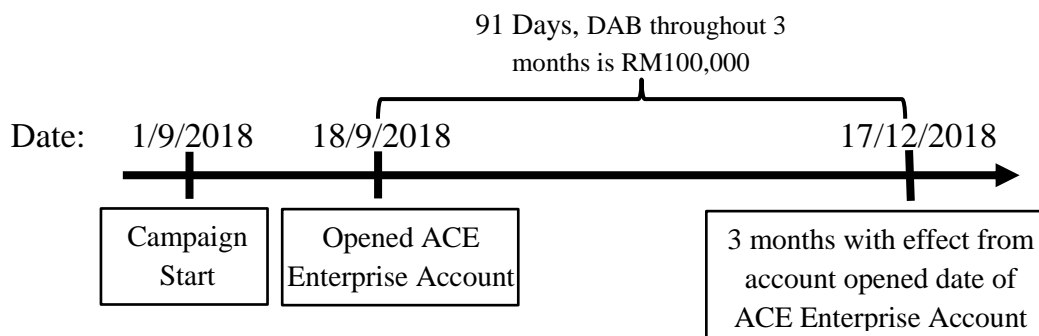
- 3.7 The Eligible Participant is required to contact Shopee Customer Service (03-2298 9222) directly on Monday to Sunday between 9.00am and 6.00pm, including Public Holidays or email at support@shopee.com.my in respect of any query, claim or issue arising from the e-Voucher.
- 3.8 The Eligible Participant who maintains a DAB of above RM20,000 in the ACE Enterprise Account will be entitled to an Additional Interest Rate of 1.00% p.a. for three (3) months period on top of the prevailing interest rates of the ACE Enterprise Account as follows:

$$\text{Additional Interest} = (\text{DAB}^{\#} - \text{RM20,000}) \times 1.00\% \text{ p.a.} \times (\text{No. of Days}^*/365)$$

[#] DAB is defined as the three (3) months aggregate daily day-end balances divided by the total actual number of days of three (3) months period with effect from the account opening date of ACE Enterprise Account

^{*} Total actual number of days of three (3) months period from the date the ACE Enterprise Account is opened.

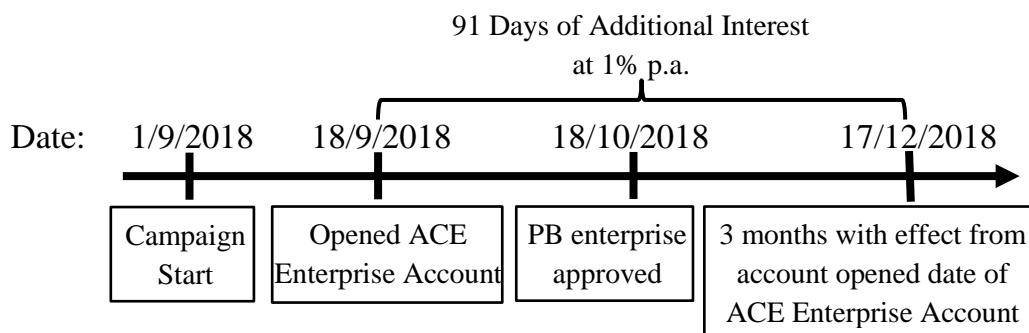
Example:



$$\begin{aligned} \text{Additional Interest} &= (\text{RM}100,000 - \text{RM}20,000) \times 1\% \text{ p.a.} \times (91 \text{ Days} / 365) \\ &= \text{RM}199.45 \end{aligned}$$

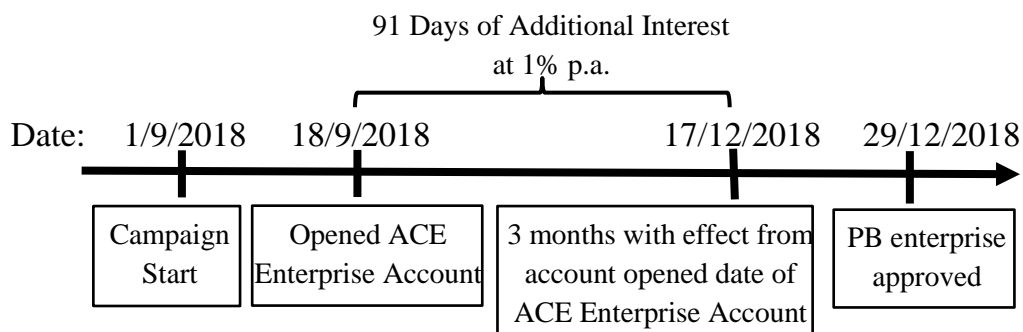
3.9 The Additional Interest will be credited into the ACE Enterprise Account within one (1) month after the three (3) months period from the date the ACE Enterprise Account is opened or within one (1) month after PBB approving the Eligible Participant’s PB enterprise Premium Package application, whichever is later.

Scenario 1:



Additional Interest will be credited into the ACE Enterprise Account within one (1) month from 17 December 2018.

Scenario 2:



Additional Interest will be credited into the ACE Enterprise Account within one (1) month from 29 December 2018.

- 3.10 The e-Voucher and Additional Interest are offered to Eligible Participant on per customer basis.
- 3.11 An account that is converted from a Non-Eligible Account to ACE Enterprise Account during the Campaign Period will not qualify for the e-Voucher and Additional Interest.
- 3.12 If the Eligible Participant closes the ACE Enterprise Account before the expiry of the Campaign Period or prior to crediting of the Additional Interest and/or delivery of e-Voucher, such account shall not be entitled to the Additional Interest and/or e-Voucher.
- 3.13 The Eligible Participant who sign up for PB enterprise Premium Package is entitled to the fee waiver for Bulk Payroll/Bulk Payment Services (“Fee Waiver”), i.e. Intrabank Fund Transfer and Interbank GIRO Fund Transfer for three (3) calendar months* as follows:

Type of Transaction	Fees and Charges
Intrabank Fund Transfer	Waived
Interbank GIRO Fund Transfer	Waived
Real Time Electronics Transfer of Funds and Securities (RENTAS)	RM2.00 per successful & unsuccessful transaction
Monthly Account Support and Maintenance Fee	Waived
SecureSign Token	Waived

* Three (3) calendar months from the date PBB approves the Eligible Participant’s application of PB enterprise’s Premium Package.

Example:

All Eligible Participants who obtained approval on the Fee Waiver in the month of September 2018 will enjoy the Fee Waiver up to 31 December 2018. The Fee Waiver will end on 1 January 2019 for all Eligible Participants under the same month of September 2018.

Similarly, those Eligible Participants who obtained approval on the Fee Waiver in the month of October, November or December 2018, the Fee Waiver will end on 1 February, 1 March and 1 April 2019 respectively.

After the three (3) calendar months of the Fee Waiver, the fees and charges for PB enterprise Premium Package will revert to PBB's prevailing fees and charges.

4 Liability and Responsibility

- 4.1 PBB shall NOT be liable in any way whatsoever, for any event arising from any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures of any kind, unauthorized human intervention and electronic or human error in the administration and processing of the Campaign.
- 4.2 PBB shall not be liable, whether direct or consequential, for any loss and damage or whatsoever suffered by the Eligible Participant caused directly or indirectly, in whole or in part, from their participation in the Campaign.
- 4.3 PBB disclaims any liability, obligation or duty, relating to the e-Voucher. The Eligible Participant is to deal directly with Shopee Customer Service if there are any issues arise such as claims, Terms and Conditions on the e-Voucher.
- 4.4 Any risk of loss or theft of the e-Voucher will be passed to the Eligible Participants upon delivery of the e-Voucher to the Eligible Participant via the email address indicated by the Eligible Participant. PBB shall not be liable for or obliged to replace any lost or stolen e-Voucher.

5 PBB's Rights

- 5.1 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) calendar days prior notice place 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 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.
- 5.2 The Eligible Participant's entitlement to the Campaign Rewards will be at the discretion of PBB. PBB's decision on all matters relating to the Campaign will be final and binding and no further correspondence or attempts to dispute such decisions will be entertained.

- 5.3 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. Others

- 6.1 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, 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 for the purpose of the Campaign; and
 - c) agrees that the decision of PBB will be final, binding and conclusive and that no appeal, correspondence, queries or protests will be entertained.
- 6.2 To view PBB Privacy Notice on how PBB uses your information or should you wish to receive news on PBB products and services including PBB's promotional offers and marketing material and that of PBB's affiliates please go to www.pbebank.com.my or any of PBB's branches.

Customer Declaration	
<p>I/We/The Organisation hereby confirm having read and understood the Terms & Conditions stipulated above and confirm my/our/the organisation's acceptance of all the above Terms and Conditions and I/we/the organisation agree to be bound by the same. This is the email address _____ to receive the RM288 Shopee e-Voucher upon fulfilling of the Campaign Criteria.</p>	
Rubber Stamp for Organisation	
Empty space for Rubber Stamp	
Authorised Signatory	
1 st Applicant	2 nd Applicant
Empty space for 1st Applicant signature	Empty space for 2nd Applicant signature
Name: I.C./Passport No.:	Name: I.C./Passport No.:
3 rd Applicant	4 th Applicant
Empty space for 3rd Applicant signature	Empty space for 4th Applicant signature
Name: I.C./Passport No.:	Name: I.C./Passport No.:
For Bank's Use	
ACE Enterprise Account Number: Initial Deposit: PB enterprise Package: Witnessed and Attended by:	
Empty space for Bank's Use details	
<hr/> (Officer's Signature & Rubber Stamp) Date:	