

PB JOURNEY CAR SECURE CAMPAIGN

TERMS & CONDITIONS

The PB Journey Car Secure Campaign (“Campaign”) is launched by Public Bank Berhad Company Registration No. 196501000672 [6463-H] (“PBB”). The terms and conditions below shall govern this Campaign.

1. Campaign Period

- 1.1 The Campaign will run from **17 May 2021 to 30 November 2021** [both dates are inclusive, or such other dates as determined by PBB (“Campaign Period”)].

2. Eligibility

- 2.1 The Campaign is open to all PBB individual customers, aged between 18 years and 35 years (inclusive of the age of 18 and 35) who fulfil all of the following requirements:-

- a) maintain at least one (1) *Eligible Savings Account which is held solely in the name of the individual customer; and
- b) have registered for PBe Online Banking (“PBe”) and/or PB engage MY Mobile Banking (“PB engage”)

(“Eligible Participant”).

* Refer to Clause 3.1 for list of Eligible Savings Account.

- 2.2 The following are **NOT** eligible to participate in the Campaign:-

- a) permanent and/or contract employees of PBB, Public Islamic Bank Berhad and/or Public Investment Bank Berhad;
- b) non-individual customers i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies;
- c) non-residents;
- d) persons who are or become mentally unsound;
- e) persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and

- f) persons whose accounts held with PBB are in delinquent or unsatisfactorily conducted as determined by PBB.

2.3 This Campaign is only valid with successful purchase of motor insurance via www.lonpac.com/ez/pbbpromo2/motor.

3. Campaign Mechanics

3.1 The Eligible Product(s) under the Campaign are as follows:-

No.	Eligible Product(s)
1.	Eligible Savings Account which refers to all Conventional Savings Account except for WISE Savings Account and 50 PLUS Savings Account*
2.	Private Car Secure [#]

* Eligible Savings Account is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

[#] Motor Comprehensive Insurance which is underwritten by Lonpac Insurance Berhad (“Lonpac”).

3.2 The Eligible Participants will be entitled to the following benefits upon purchase of motor comprehensive insurance from Lonpac via www.lonpac.com/ez/pbbpromo2/motor for their own motor vehicle:-

- a) 10% discount on motor insurance with no minimum premium required
 - 10% discount will be deducted automatically on gross premium only
 - Not valid on stamp duty, service tax and road tax renewal
- b) Complimentary road tax delivery within Peninsular Malaysia by MYEG
 - This is not applicable for road tax renewal for East Malaysia or road tax delivery to East Malaysia
- c) 24/7 emergency towing / minor roadside repairs (Contact No: 1300-88-1138)
- d) No extra costs for addition of additional drivers to the motor insurance

- e) 6 Months Zero-Interest Instalment Plan (“ZIIP”) for the payment of the premium provided that the minimum amount of the premium is RM500 in a single transaction and the credit card issued by PBB is used for the payment.

4. Cash Reward

- 4.1 During the Campaign Period, the first fifty (50) Eligible Participants per participating month who successfully purchase the motor comprehensive insurance from Lonpac via www.lonpac.com/ez/pbbpromo2/motor will be entitled to a one-off RM20 Cash Reward (“Cash Reward”).
- 4.2 The Cash Reward is given on first-come, first-served basis.
- 4.3 Eligible Participants are entitled to win one (1) Cash Reward only during the Campaign Period.
- 4.4 The Cash Reward allocation per participating month is as follows:

Participating Month	Period	Number of Eligible Participants	Total Cash Reward Allocated per Participating Month (RM)
Month 1	17 May 2021 – 16 June 2021	First 50	1,000
Month 2	17 June 2021 – 16 July 2021	First 50	1,000
Month 3	17 July 2021 – 16 August 2021	First 50	1,000
Month 4	17 August 2021 – 20 September 2021	First 50	1,000
Month 5	21 September 2021 – 25 October 2021	First 50	1,000
Month 6	26 October 2021 – 30 November 2021	First 50	1,000

- 4.5 If the allocated Cash Reward has been fully utilised in any participating month, the Eligible Participants will no longer be eligible to win any Cash Reward.
- 4.6 PBB does not have any obligation to inform the Eligible Participants once the allocated Cash Reward in any participating month has been fully utilised.

- 4.7 The Cash Reward will be credited into the Eligible Participant's Eligible Savings Account within twelve (12) weeks after the end of the Campaign Period.

5. 6 Months Zero-Interest Instalment Plan (ZIIP)

- 5.1 ZIIP is subject to the sufficient credit limit in the card account of the credit card accountholder / credit cardmember ("Accountholder / PB Cardmember") and acceptance of the ZIIP by PBB and Lonpac.
- 5.2 Upon approval of the ZIIP, PBB will pay the full payment of the transaction charged by Lonpac immediately and earmark the credit limit of the Accountholder / PB Cardmember for the purchase for an amount equivalent to the transaction amount. The Accountholder / PB Cardmember is required to repay the amount by way of six (6) months instalment. The first instalment will commence on the date following approval of the ZIIP and every month thereafter until full settlement of all the ZIIP monthly instalment.
- 5.3 The instalment amount will be calculated by dividing the transaction amount by six (6) months. If there is a remainder, the remainder will be added onto the last monthly instalment.
- 5.4 The instalment amount will be billed to the Accountholder / PB Cardmember on a monthly basis and it will be reflected in the Accountholder / PB Cardmember's monthly statement of account for the credit card. The instalment amount shall be payable to PBB based on the terms and conditions stated in the Cardmember Agreement.
- 5.5 In the event the monthly instalment amount is not paid on or before the payment due date as stated in the statement of account, the relevant charges / fees / interest as stated in the Cardmember Agreement shall be applicable.
- 5.6 The Accountholder / PB Cardmember authorises PBB to continue to debit his/her credit card for the instalment amount regardless of any potential or on-going dispute with Lonpac.
- 5.7 Any cancellation of the transaction will not be entertained by PBB and the Eligible Participants / Accountholder / PB Cardmember are required to deal directly with Lonpac in this respect.

- 5.8 In the event the Accountholder / PB Cardmember's available credit limit exceeds when the monthly instalment payable is charged to the Accountholder / PB Cardmember's credit card account, the Accountholder / PB Cardmember shall take all necessary actions to regularise the credit card account before the next monthly instalment is due, failing which, this ZIIP will be terminated with immediate effect and all remaining instalment amount under this ZIIP shall immediately become due and payable to PBB by Accountholder / PB Cardmember and it will be charged to the Accountholder / PB Cardmember without further reference to the Accountholder / PB Cardmember.
- 5.9 In the event the Accountholder / PB Cardmember commits a default or an event of default as stated in the Cardmember Agreement or cancels / terminates the credit card account, this ZIIP will be terminated with immediate effect and all remaining instalment amount under this ZIIP shall immediately become due and payable to PBB by the Accountholder / PB Cardmember.
- 5.10 If the credit card used for the purchase of the motor comprehensive insurance does not belong to the Eligible Participants, the Eligible Participants confirm that the Accountholder / PB Cardmember has agreed to allow his/her card to be used for this purchase and is aware and agreed to be bound by the terms and conditions governing ZIIP.
- 5.11 This ZIIP is also subject to the terms and conditions stated in the Cardmember Agreement. In the event of any inconsistency between this terms and conditions and the terms and conditions stated in the Cardmember Agreement, this terms and conditions shall prevail for the purpose of ZIIP.

6. Other(s)

- 6.1 The Cash Reward under this Campaign is non-transferable to any third party, non-negotiable and non-exchangeable for up-front cash, credit or kind, in part or in full.
- 6.2 The Eligible Participant will not be entitled to the Cash Reward under this Campaign in the event that the Eligible Savings Account is closed, converted, suspended, cancelled or terminated prior to the fulfilment of the Cash Reward to the Eligible Participant.
- 6.3 PBB reserves the right to forfeit any of the Cash Reward in the event of non-compliance of these terms and conditions, the terms and conditions governing the Eligible Product(s) and any other terms and conditions governing the services utilised by the Eligible Participants relating to this Campaign.

- 6.4 The purchase of the motor comprehensive insurance is subject to Lonpac's terms and conditions. Should there be any dispute or matters relating to the insurance, the Eligible Participants are to deal directly with Lonpac.
- 6.5 The Campaign is **NOT** valid with any other product promotions and campaigns that are concurrently offered by PBB.

7. General Terms and Conditions

- 7.1 By participating in this Campaign, the Eligible Participant agree to be bound by these terms and conditions, the terms and conditions governing the Eligible Product(s) and any other terms and conditions governing the services utilised by the Eligible Participants relating to this Campaign (including any amendments, variations and/or revision to such terms and conditions). In the event of any inconsistency between these terms and conditions and the terms and conditions governing the Eligible Product(s) and any other terms and conditions governing the services utilised by the Eligible Participants relating to this Campaign, these terms and conditions shall prevail for the purpose of this Campaign.
- 7.2 Any props, accessories or equipment featured together with the Cash Reward in all printed materials, website or PBB branches are for decorative purposes only and shall not form part of the Cash Reward.
- 7.3 The Eligible Participants acknowledge and agree that the records of transactions maintained by PBB and the decision of PBB in relation to any matter on this Campaign shall be final, conclusive and binding on them. PBB will not entertain any appeals or correspondences from any Eligible Participants and/or third party on any matter concerning this Campaign.
- 7.4 The Eligible Participants agree and grant their consent to PBB to process, collect, use and store all of their information for the purpose of this Campaign.
- 7.5 The Eligible Participants agree and grant their consent to PBB to publish, display his/her name, identification number, photograph or other information on the PBB's website or any other mass media for the purpose of advertising and publishing.
- 7.6 PBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participant and/or third parties resulting directly or indirectly from this Campaign and Cash Reward unless it is due to PBB's gross negligence or wilful misconduct specifically related to this Campaign and Cash Reward.

- 7.7 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and Cash Reward offered and/or published in any mass media, marketing or advertising materials.
- 7.8 To the fullest extent permitted by law, PBB expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign and Cash Reward.
- 7.9 In the event of any inconsistency between these terms and conditions and any advertising, campaign, promotions, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
- 7.10 PBB reserves the right to add, delete or vary these terms and conditions, from time to time, wholly or in part, by providing twenty-one (21) days prior notice to the Eligible Participant through posting on PBB’s website, displaying notice at PBB’s branches, statement insert in the statement of account or any other manner as may be determined by PBB from time to time.
- 7.11 PBB reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of this Campaign, in whole or in part, with prior notice. For the avoidance of doubt, any cancellation, withdrawal, suspension, extension or termination shall not entitle the Eligible Participant to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Eligible Participant.
- 7.12 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participant agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.
- 7.13 Eligible Participant may view PBB's Privacy Notice which states how PBB uses their information at www.pbebank.com or any of PBB's branches.

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