

PB 2020 DOUBLE BONUS CAMPAIGN

TERMS & CONDITIONS

The PB 2020 Double Bonus (“Campaign”) is launched by Public Bank Berhad Registration No. 196501000672 [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 March 2020 to 30 June 2020** [both dates are inclusive (“Campaign Period”)].
- 1.2 The Campaign is available at all PBB branches in Malaysia.

2. Campaign Mechanics

- 2.1 The Campaign consists of two (2) sub-campaigns where the Eligible Products are as follows:

Sub-campaigns	Eligible Products*
PB SA Bonus Campaign	a) PLUS Savings Account (PLUS SA) b) Basic Savings Account (Basic SA) c) PLUS Current Account (PLUS CA) d) Basic Current Account (Basic CA)
PB FD Bonus Campaign	PLUS Fixed Deposit Account (PLUS FD)

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

- 2.2 **The Eligible Participant is required to participate in the “PB SA Bonus Campaign” first before he/she is eligible to participate in the “PB FD Bonus Campaign”.**

3. Eligibility

- 3.1 The Campaign is open to individuals aged 18 years old and above as at the time of participation.

- 3.2 The Campaign is open to all new and existing PBB customers including non-residents (“Eligible Participant”).
- 3.3 Permanent and/or contract employees of PBB, Public Islamic Bank Berhad (“PIBB”) and Public Investment Bank Berhad are **NOT** eligible to participate in the Campaign.
- 3.4 Only the first named accountholder in the case of a joint account or the first named parents/legal guardian in the case of an on-behalf account in PBB’s record will be identified as the Eligible Participant.
- 3.5 Non-individuals i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies are **NOT** eligible to participate in the Campaign.
- 3.6 The deposit made under the Campaign cannot and is prohibited to be earmarked or utilized for any other campaign running concurrently during the Campaign Period, or any extension thereof.
- 3.7 The funds used to participate in the 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 or PIBB.
- 3.8 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.
- 3.9 Within seven (7) calendar days of the fresh funds being transferred to PBB where the deposit is placed, the Eligible Participant must visit the account holding branch to inform the said branch of the transfer and to allow PBB to earmark the said deposit amount and/or effect the placement.
- 3.10 The deposits made by way of cheque(s) are subject to clearance and will only be considered as deposit by the Eligible Participant after the cheque(s) is/(are) paid or cleared and will only be considered good if not returned dishonored. Earmarking of the deposit amount will take effect upon fulfillment of this clause.

- 3.11 The Campaign is not valid with other product promotions that are concurrently offered by PBB. However, the Eligible Participants are allowed to participate in the “PB SA Bonus Campaign” and “PB FD Bonus Campaign” concurrently.

4. PB SA Bonus Campaign

- 4.1 To participate in the “PB SA Bonus Campaign”, an Eligible Participant must place a deposit amount, in the Eligible Product(s) under “PB SA Bonus Campaign” and permit the said deposit amount to be earmarked for six (6) months to be eligible for Gift(s) as set out in the table below:-

Type of Gifts	Earmark Amount	Earmarked Period
Midea Dust Mite Vacuum Cleaner (MVC-B500VM)	RM48,000	6 months
SHARP Air Purifier (FPJ30LA)	RM38,000	
Khind Multi Blender Chopper (BLC129)	RM18,000	

- 4.2 In the event the earmarked deposit amount of the Eligible Product is cancelled, withdrawn or released in less than the stipulated earmarking period for any reason whatsoever:-

- a) PBB will deduct a penalty from the applicable Eligible Product as follows:-

Type of Gifts	Midea Dust Mite Vacuum Cleaner (MVC-B500VM)	SHARP Air Purifier (FPJ30LA)	Khind Multi Blender Chopper (BLC129)
Penalty	RM354	RM310	RM152

- b) the Eligible Participant is required to **prematurely withdraw** the PLUS FD placement (if any) under “PB FD Bonus Campaign”, if the Eligible Participant has **only one (1)** earmarked deposit amount under “PB SA Bonus Campaign”;
- c) the Eligible Participant is **NOT required** to **prematurely withdraw** the PLUS FD placement under “PB FD Bonus Campaign”, if the Eligible Participant has **at least one (1)** earmarked deposit amount after the cancellation/withdrawal of the earmarked amount under “PB SA Bonus Campaign”.

- 4.3 The earmarking is to be made at the Account Holding Branch during the Campaign Period.
- 4.4 Any earmarked placement made in the Eligible Product(s) under the “PB SA Bonus Campaign” is not allowed to be pledged for any overdraft or cash line facility-i, or any other facility or financing.
- 4.5 The Eligible Participant is allowed to take up single or multiple Gifts(s) as stated under Clause 4.1 so long as the Eligible Participant has fulfilled the eligibility criteria for the respective Gifts(s).
- 4.6 The Eligible Participant (including all other joint accountholders, in the case of a Joint Account) is/are required to sign the “PB 2020 Double Bonus – PB SA Bonus Campaign: Letter of Early Upliftment (LEU)” should the Eligible Participant wish to perform a premature withdrawal on the deposit earmarked under the “PB SA Bonus Campaign” and acknowledge that PBB reserves the right to deduct the applicable penalty as stated in the “PB 2020 Double Bonus – PB SA Bonus Campaign: Letter of Earmarking/Indemnity (LEI)” signed by the Eligible Participant.
- 4.7 Conversion of a Non-Eligible Product to an Eligible Product during the Campaign Period will not qualify to participate in the “PB SA Bonus Campaign”.
- 4.8 Eligible Product(s) that is/ are linked to the Eligible Participant’s credit/loan/financing facilities are not eligible to participate in the “PB SA Bonus Campaign”.
- 4.9 Gift(s) signed up for the “PB SA Bonus Campaign” by the Eligible Participant and recorded by PBB shall be final.

5. Gifts

- 5.1 The Eligible Participant (including all other joint accountholders, in the case of a Joint Account) is/are required to sign the “PB 2020 Double Bonus – PB SA Bonus Campaign: Letter of Earmarking/Indemnity (LEI)” in order to participate in the “PB SA Bonus Campaign” and be entitled to the Gift.
- 5.2 Upon fulfillment of the “PB SA Bonus Campaign” requirements as stipulated in this Terms & Conditions, the Eligible Participant will be entitled to a Gift.
- 5.3 The Gift(s) will be issued on a first-come, first-served basis, while stock lasts.

- 5.4 Choice of color, if any, is not available.
- 5.5 The Gift(s) is/are non-transferable, non-negotiable and non-exchangeable for cash, credit or kind, in part or in full. The Gift(s) under the “PB SA Bonus Campaign” does/do not include any accessories or items shown in any advertisements and/or promotional materials as they are for illustrative purposes only.
- 5.6 PBB reserves the right to substitute any of the Gift(s), whether in whole or part, with that of similar value at any time and/or to increase or decrease the total number of Gift(s).

6. Delivery of Gifts

- 6.1 The Gift(s) will be delivered to the mailing address of the Eligible Product’s **Primary Accountholder within 12 weeks** from the earmarking date of the Eligible Product(s).
- 6.2 The fulfillment and delivery of the Gift(s) is/are handled by JCMS ProRewards Sdn Bhd Registration No. 200101021080 (556838-A) with its registered address is at No. 19, Jalan 51/203A, Seksyen 51, Kawasan Perindustrian Tiong Nam, 46050 Petaling Jaya, Selangor.
- 6.3 The contact details of the Eligible Participant as per PBB’s records will be shared with JCMS ProRewards Sdn Bhd for the purposes of delivery of the Gift(s).
- 6.4 Upon receipt of the Gift(s), the Eligible Participant shall check and determine the quality, merchantability and/or suitability of use of the Gift(s). The Eligible Participant shall deal directly with JCMS ProRewards Sdn Bhd for any Gift(s) that is to be replaced due to damage or defect within three (3) working days from the receipt of the Gift(s). The Eligible Participant shall retain the Delivery Order for reference purposes. Should there be any non-receipt of delivery, the Eligible Participant shall lodge a complaint to JCMS ProRewards Sdn Bhd at 03-7890 3616 or email to rewards@jcmsprorewards.com within twenty one (21) days from the time JCMS ProRewards Sdn Bhd contacts the Eligible Participant for verification.
- 6.5 The Eligible Participant is to contact JCMS ProRewards Sdn Bhd via the contact number or email address as stipulated under Clause 6.4 on any queries pertaining to the delivery of the Gift(s).

7. PB FD Bonus Campaign

- 7.1 The Eligible Participant is required to have at least one deposit earmarked under “PB SA Bonus Campaign” **first before** the Eligible Participant is eligible to participate in the “PB FD Bonus Campaign”.
- 7.2 The deposit placement under the “PB FD Bonus Campaign” is subject to a minimum and maximum capping as follows:

Customer Type	Deposit Placement	
	Minimum	Maximum
Individuals	RM10,000 per receipt	RM10 Million (per customer)

- 7.3 The PLUS FD placement must be made during the Campaign Period.
- 7.4 The Eligible Participant is allowed to make PLUS FD placement in multiple receipts subject to a minimum amount of RM10,000 per receipt.
- 7.5 The promotional interest rate offered under the “PB FD Bonus Campaign” is as follows:

For campaign period from 1 March 2020 to 5 March 2020:

Tenure	Promotional Interest Rate (% p.a.)
4-Month	3.35

For campaign period from 6 March 2020 to 5 May 2020:

Tenure	Promotional Interest Rate (% p.a.)
4-Month	3.10

For campaign period from 6 May 2020 to 30 June 2020:

Tenure	Promotional Interest Rate (% p.a.)
4-Month	2.60

- 7.6 The PLUS FD is for 4-month placement only. The promotional interest rate is applicable for one (1) cycle only. The PLUS FD will be automatically renewed for 4-month tenure at PBB's prevailing board rate with the PLUS FD interest added to the principal amount or credited into the Eligible Participant's designated PLUS CA / PLUS SA / Basic CA / Basic SA upon maturity.
- 7.7 Interest is calculated on the actual number of days.
- 7.8 The promotional interest rate is fixed upon participation / placement.
- 7.9 Upon maturity, the PLUS FD interest will be added to the principal amount or credited into the Eligible Participant's designated PLUS CA / PLUS SA / Basic CA / Basic SA in accordance to PBB's standard operational rules for crediting of PLUS FD interest to PLUS CA / PLUS SA / Basic CA / Basic SA.
- 7.10 **Deposit placement under the "PB FD Bonus Campaign" which are uplifted/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 PLUS FD placements.

- 7.11 In the event the earmarked deposit amount of the Eligible Product(s) is cancelled, withdrawn or released in less than the stipulated earmarking period under the "PB SA Bonus Campaign" for any reason whatsoever:-
- a) the Eligible Participant is required to **prematurely withdraw** the PLUS FD placement (if any) under "PB FD Bonus Campaign", if the Eligible Participant has **only one (1)** earmarked deposit amount under "PB SA Bonus Campaign";
 - b) the Eligible Participant is **NOT required** to **prematurely withdraw** the PLUS FD placement under "PB FD Bonus Campaign", if the Eligible Participant has **at least one (1)** earmarked deposit amount after the cancellation/withdrawal of the earmarked amount under "PB SA Bonus Campaign".
- 7.12 Partial withdrawal of the PLUS FD placement is **not** allowed.

- 7.13 All instructions for withdrawal of the PLUS FD placement must be made by giving clear and precise instructions in writing and duly signed by the relevant authorised signatory(ies) of the account with regard to the withdrawal and disposal of the placement. PBB is entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB, 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).
- 7.14 Any placement made in the PLUS FD under the “PB FD Bonus Campaign” is not allowed to be pledged for any overdraft / cash line facility-i, / any other facility or financing.

8. Liability and Responsibility

- 8.1 PBB disclaims any liability, obligation or duty relating to the Gift(s). PBB makes no representation or warranty to the quality, merchantability or suitability for use of the Gift(s) and shall not be responsible to replace any lost, stolen or defective Gift(s) due to defects in materials or workmanship by manufacturer under warranty or otherwise. The Eligible Participant is to deal directly with the manufacturer and/or its authorized dealers for such warranty information, claim, and/or terms and conditions specific to the installation, specification, usage or operation of the Gift(s).
- 8.2 Any risk of loss or damage to the Gift(s) will be passed to the Eligible Participant upon delivery of the Gift(s) to the Eligible Participant. PBB shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Gift(s).

9. PBB’s Rights

- 9.1 Save and except for the promotional interest rate stated in Clause 7.5 above which is fixed upon participation / placement, PBB may 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 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 the Campaign, the Eligible Participant agrees to be bound by the amendment, deletion or addition of such other Terms and Conditions as aforesaid.

10. Others

10.1 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;
- c) agrees and consents that the name(s), contact number(s), mailing address(es) and last 4 digit of identification number of the Eligible Participant will be forwarded by PBB to JCMS ProRewards Sdn Bhd to enable JCMS ProRewards Sdn Bhd to deliver the Gift(s);
- d) agrees that the decision of PBB will be final.

10.2 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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