

TERMS AND CONDITIONS GOVERNING THE “PB DEPOSIT DELIGHT” CAMPAIGN

The “PB Deposit Delight Campaign” (Campaign) is launched by Public Bank Berhad (Company Registration No. 196501000672 (6463-H)) (“PBB”). The terms and conditions below (“Terms and Conditions”) shall govern this Campaign.

1. Campaign Period

- 1.1 The Campaign will run from **1 October 2023** to **31 December 2023**, both dates are inclusive, or such other dates as determined by PBB (“Campaign Period”).
- 1.2 This Campaign is available at all PBB branches in Malaysia.

2. Eligibility

- 2.1 This Campaign is open to all PBB individual customers aged 18 years old and above as at the time of participation including non-residents (“Eligible Participant”).
- 2.2 In the case of an account opened on behalf of the minor by the parent / guardian, the Eligible Participant would be the first named parent / guardian of the account as stated in the records of PBB.
- 2.3 In the case of a joint account, the Eligible Participant would be the first named accountholder of the joint account as stated in the records of PBB.
- 2.4 The following persons are **NOT** eligible to participate in this Campaign:
 - a) permanent and/or contract employees of PBB, Public Islamic Bank Berhad (“PIBB”) and Public Investment Bank Berhad;
 - b) non-individual customers i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies;
 - c) individuals who are or become mentally unsound;
 - d) individuals who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
 - e) individuals whose accounts held with PBB and/or PIBB, are in delinquent or unsatisfactorily conducted as determined by PBB and/or PIBB.

3. Campaign Mechanics

3.1 The Eligible Savings Account (“Eligible SA”) under this Campaign are as follows:

No.	Eligible SA*
1.	PLUS Savings Account (PLUS SA)
2.	Basic Savings Account (Basic SA)
3.	Basic 55 Savings Account (Basic 55 SA)
4.	50 PLUS Savings Account (50 PLUS SA)

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

3.2 All monies or funds placed under this Campaign must be from fresh funds. “Fresh funds” refers to any monies or funds which do not originate from the existing funds in the Eligible Participant’s deposit account whether held solely or jointly with another person and maintained with PBB or PIBB. The Eligible Participant must make the deposit placement within seven (7) calendar days from the date the monies or funds are transferred or credited into the Eligible Participant’s account, if not the monies or funds will no longer be deemed as “Fresh Funds”.

4. Cash Reward

4.1 The Eligible Participant is required to fulfill **ALL** of the following criteria (“Qualifying Criteria”) during the Campaign Period to stand a chance to win Cash Reward as stated in table A below:

- a) open or maintain any one of the Eligible SA;
- b) deposit minimum Fresh Funds in any one of the Eligible SA as set out in Table A below; and
- c) such deposited Fresh Funds has been successfully earmarked by PBB for a period of three (3) months (“Earmarked Deposit”).

Table A

Category	Minimum Earmarked Deposit	Earmark Period	Cash Reward (RM)
1	RM50,000 and above	3 months	228
2	RM30,000 to less than RM50,000		128
3	RM10,000 to less than RM30,000		38

- 4.2 For each calendar month during the Campaign Period, the **FIRST** fifty (50) Eligible Participants who fulfill the Qualifying Criteria will be selected as the winners for the respective category.

For the avoidance of doubt, the winner will be selected based on the earmarking date and time of the Earmarked Deposit, in which the earliest Earmarked Deposit as reflected in PBB's system will rank higher than the later.

- 4.3 The number of Cash Reward to be given under this Campaign is set out in Table B below:

Table B

Cash Reward (RM)	No. of Cash Reward Per Calendar Month	Total No. of Cash Reward throughout the entire Campaign Period (3 Months)	Total Cash Reward (RM)
228	50	150	34,200
128	50	150	19,200
38	50	150	5,700
Total	150	450	59,100

- 4.4 The Cash Reward will be given on a first come, first-served basis per calendar month for each category.

- 4.5 Each Eligible Participant is entitled to win only one (1) Cash Reward per calendar month and up to a maximum of three (3) Cash Reward (i.e one (1) Cash Reward for each category) throughout the Campaign Period.

Example:

Customer A won RM38 Cash Reward under Category 3 in October 2023. He will only stand a chance to win the RM228 and/or RM128 Cash Reward under Category 1 and Category 2 one time for each remaining months during Campaign Period.

- 4.6 The Cash Reward will be credited into the Eligible Participant’s Eligible SA within four (4) months after the expiry of the three (3) months earmarking period.
- 4.7 In the event the Earmarked Deposit or any part of it in the Eligible SA is withdrawn or released prior to the expiry of the earmarking period for any reason whatsoever, Eligible Participant will not be eligible for the Cash Reward.
- 4.8 The Eligible Participant (including all other joint accountholder, in the case of Joint Account) is required to sign the “PB Deposit Delight Campaign: Letter of Early Upliftment (LEU)” should the Eligible Participant intend to perform an early upliftment on the Earmarked Deposit under this Campaign.
- 4.9 The earmarking is to be performed at the account holding branch during the Campaign Period.
- 4.10 Any Earmarked Deposit made in the Eligible SA pursuant to this Campaign shall be free from encumbrances and shall not be subjected to any lien, charge, assignment or allowed to be pledged for any overdraft or cash line facility-i, or any other facility or financing.

5. Prize Reward

- 5.1 The Eligible Participant is entitled to earn Deposit Points via the Earmarked Deposit as set out in Table C to stand a chance to win Prize Reward as stated in Table C below:

Table C

Earmarked Deposit	Deposit Points
Every RM5,000	10

- 5.2 Early release or uplifting of Earmarked Deposit is not eligible to earn any Deposit Points.

- 5.3 In the event that the Eligible Participant has more than one (1) Eligible SA, the Eligible SA with the highest Deposit Points will be selected and stand a chance to win Prize Reward.
- 5.4 The **TOP** twenty (20) Eligible Participants with the highest Deposit Points at the end of Campaign Period will be shortlisted to win the Prize Reward as stated in Table D below:

Table D

Prize Category	Prize Reward	No. of winners
1 st Prize	• Samsung 65” QLED 4KQ70C (QA65Q70CAKXXM)	1
2 nd Prize	• Samsung Z Flip 5 (SM-F731BLGEXME)	1
3 rd Prize	• Samsung Galaxy Watch 5 Pro (SM-R920NZKAXME)	1
Consolation Prize	• RM200 Boost eWallet Reload PIN	17
Total		20

The Eligible Participant with the highest Deposit Points will win the 1st Prize, the Eligible Participant with the second highest Deposit Points will win the 2nd Prize and so on.

For the avoidance of doubt, in the event of a tie on the highest Deposit Points, the winner will be selected based on the ascending order in accordance with their date and time of Deposit Points earned as reflected in PBB’s system.

- 5.5 Eligible Participant who win the Cash Reward is also eligible to win the Prize Reward.
- 5.6 The Prize Reward is given out on “as is” basis.
- 5.7 Choice of color for the Prize Reward, if any, is not available.
- 5.8 The Prize Reward is non-transferable, non-negotiable and non-exchangeable for cash, credit or kind, in part or in full.

- 5.9 PBB shall not be liable for any tax or incidental costs relating to the Prize Reward which may be imposed by any authority or third party due to the Eligible Participant's entitlement to the Prize Reward.
- 5.10 Any picture shown in any advertising, promotional, publicity and other marketing materials ("Marketing Materials") in relation to this Campaign are solely for illustration purpose and may not depict the actual colour, model or specifications of the Prize Reward. The Prize Reward does not include any accessories or items shown in such Marketing Materials.
- 5.11 PBB reserves the right to substitute any of the Prize Reward, whether in whole or part, with that of similar value at the end of Campaign Period.

6. Delivery of Prize Reward

- 6.1 The 1st, 2nd and 3rd Prize Reward ("Top 3 Prize") will be delivered to the winners' mailing address in PBB's records within six (6) months after the Campaign Period.
- 6.2 The fulfillment and delivery of the Top 3 Prize is handled by Tri-E Marketing Sdn Bhd (Registration No. 200801023827 (825150-M)) with its registered address is at Suite B13A-4, Tower B, Level 13A, North Point Offices, Mid Valley City, No.1 Medan Syed Putra Utara, 59200, Kuala Lumpur and place of business at A-5-35, IOI Boulevard, Jalan Kenari 5, Bandar Puchong Jaya, 47170 Puchong, Selangor Darul Ehsan.
- 6.3 Tri-E Marketing Sdn Bhd will liaise directly with the winner for the delivery of the Top 3 Prize.
- 6.4 Upon receipt of the Top 3 Prize, the winner shall check and examine the Top 3 Prize for defect or damage without undue delay. The winner shall deal directly with Tri-E Marketing Sdn Bhd for any defect, damage or loss of the Top 3 Prize.
- 6.5 Should there be any wrong delivery, defect, or damage to the Top 3 Prize, the winner shall lodge a complaint to Tri-E Marketing Sdn Bhd at 03-8076 1313 within five (5) working days from the date of receipt of the Top 3 Prize. The winner shall retain the Delivery Order for reference purposes.
- 6.6 If there is any inquiry pertaining to the delivery or non-receipt of the Top 3 Prize, the winner shall contact Tri-E Marketing Sdn Bhd via the contact number as stipulated under Clause 6.5. No request for any inquiry will be entertained after 30 June 2024.

- 6.7 The consolation prize will be delivered via SMS blasting whereby the winner will receive the Boost E-Wallet reload pin ('Reload Pin') via the Eligible Participant's mobile phone number which is registered with PBB or as reflected in PBB system within six (6) months after the end of the Campaign Period.
- 6.8 Eligible Participant is required to enter the pin number in the redemption code section to successfully reload the Boost E-Wallet.
- 6.9 The Reload Pin is only valid for one (1) time redemption for Boost E-Wallet before the expiry of its validity period.
- 6.10 The Reload Pin is non-exchangeable for cash or credit, whether in part or in full.
- 6.11 The redemption of the Reload Pin is also subject to the terms and conditions issued by Boost Malaysia.

7. Liability and Responsibility

- 7.1 PBB disclaims any liability, obligation or duty relating to the Prize Reward. PBB makes no representation or warranty for the Prize Reward and shall not be responsible to replace any defective Prize Reward due to defects in materials or workmanship by manufacturer under warranty or otherwise. The winner 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 Prize Reward.
- 7.2 Any risk of loss or damage to the Prize Reward will be passed to the winner upon delivery of the Prize Reward to the Winner. PBB shall not be liable for or obliged to recognize or replace any lost, damaged or stolen Prize Reward.

8. Other terms and conditions

- 8.1 The Eligible Participant will not be entitled to the Cash Reward and the Prize Reward under this Campaign in the event their Eligible SA is closed, converted, suspended, cancelled, terminated, dormant or inactive prior to the crediting of the Cash Reward into the Eligible Participant's Eligible SA and the delivery of the Prize Reward.
- 8.2 PBB reserves the right to forfeit the Cash Reward and the Prize Reward in the event of non-compliance of these Terms and Conditions, the terms and conditions governing the Eligible SA and/or any other terms and conditions governing the services utilised by the Eligible Participant relating to this Campaign.

- 8.3 Conversion of a Non-Eligible SA to an Eligible SA during the Campaign Period will not qualify the Eligible Participant to participate in this Campaign.
- 8.4 Eligible SA that is linked to the Eligible Participant's credit/loan/financing facilities are not eligible to participate in this Campaign.
- 8.5 This Campaign is not valid with other product promotions that are concurrently offered by PBB.

9. General Terms and Conditions

- 9.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these Terms and Conditions, the terms and conditions governing the Eligible SA and/or any other terms and conditions governing the services utilised by the Eligible Participant 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 SA and/or any other terms and conditions governing the services utilised by the Eligible Participant relating to this Campaign, these Terms and Conditions shall prevail for the purpose of this Campaign.
- 9.2 The Eligible Participant agrees and consents that the name(s), contact member(s), mailing address(es) and last 4 digit of identification number of the Eligible Participant in PBB's records will be forwarded by PBB to Tri-E Marketing Sdn Bhd to enable Tri-E Marketing Sdn Bhd to deliver the Top 3 Prize.
- 9.3 The Eligible Participant acknowledges and agrees 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 Participant and/or third party on any matter concerning this Campaign.
- 9.4 The Eligible Participant agrees and grants the consent to PBB to process, collect, use and store all of the Eligible Participant's information given for the purpose of this Campaign.
- 9.5 PBB shall not be responsible nor accept any liabilities for any nature and howsoever arising or suffered by the Eligible Participant and/or third party resulting directly or indirectly from this Campaign unless it is due to PBB's gross negligence or willful misconduct in specifically related to this Campaign.
- 9.6 PBB shall not be held liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign and/or the Prize Reward offered published in any mass media, marketing or advertising materials.

- 9.7 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 warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign.
- 9.8 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.
- 9.9 PBB reserves the right:
 - a) to add, delete or vary these Terms and Conditions, from time to time, in whole or in part, by providing twenty-one (21) calendar days' prior notice to the Eligible Participant through posting on PBB's website, displaying notice at PBB's branches or any other manner as may be determined by PBB from time to time and such amended Terms and Conditions shall prevail over any provision or representation contained in any promotional materials advertising this Campaign;
 - b) to cancel, withdraw, suspend or terminate this Campaign prior to the expiry of this Campaign, in whole or in part, by providing twenty-one (21) calendar days' prior notice to the Eligible Participant through posting on PBB's website, displaying notice at PBB's branches or any other manner as may be determined by PBB from time to time. For the avoidance of doubt, any cancellation, withdrawal, suspension 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 whether as a direct or indirect result of such cancellation, withdrawal, suspension or termination.
- 9.10 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participant agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.
- 9.11 The Eligible Participant may view PBB's Privacy Notice which states how PBB uses Eligible Participant's information on PBB's website or any of PBB's branches.

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