

TERMS AND CONDITIONS GOVERNING THE PB eFD CAMPAIGN

The following terms and conditions govern the PB eFD Campaign (“Campaign”) offered by Public Bank Berhad (“PBB”) to the customers:-

1. Campaign Period

- 1.1 The Campaign will run from **19 March 2018 to 30 June 2019**, both dates are inclusive (“Campaign Period”).
- 1.2 The Campaign is available at PBe Online Banking (PBe).

2. Eligibility

- 2.1 The following participants are eligible to participate (“Eligible Participant”) in the Campaign:
 - a) All new and existing PBe users;
 - b) Individual customers aged 18 years and above as at the time of participation who have existing conventional personal Current Accounts or Savings Accounts (CASA) and 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 existing conventional CASA and registered for PBe.
- 2.2 Non-individuals i.e. partnerships, corporate entities, associations, clubs, schools and societies accounts are **NOT** eligible to participate in the Campaign.
- 2.3 The Eligible Participant must enrol online via PBe to participate in the 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 the 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 RM5,000 during the Campaign Period and the placement of the PB eFD must be done via PBe;

- 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.

3. Campaign Mechanics

3.1 The Eligible Product under this Campaign is the PB eFD*.

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

3.2 The placement amount requirement for the Campaign is as follows:

Minimum	RM5,000
Maximum	No maximum placement amount

3.3 The promotional interest rates offered under the Campaign is as follows:

Tenure	Promotional Interest Rates (% p.a.)	
	19 March 2018 to 31 October 2018	1 November 2018 to 30 June 2019
3-Month	3.40	3.40
6-Month	3.45	3.45
9-Month	3.50	3.50
12-Month	3.60	3.80
15-Month	3.65	3.90

3.4 The promotional interest rate is applicable for one (1) cycle only.

3.5 Interest is calculated to the actual number of days.

3.6 The interest will be credited into the Designated CASA on a monthly basis.

- 3.7 **Deposit placement under the Campaign which are uplifted/withdrawn, in part or in full, prematurely during the tenure period, will not be entitled to enjoy any interest whatsoever and any monthly interest credited prior to the premature withdrawal of the PB eFD for each completed month will be deducted from the principal amount before the PB eFD principal sum is released to the Eligible Participant.**

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

- 3.8 Withdrawals of PB eFD can only be performed via PBe.
- 3.9 Upon withdrawal of the PB eFD, the principal sum and interest earned thereon (if any) shall be automatically credited into the Designated CASA.
- 3.10 Partial withdrawal of the PB eFD placement is **not** allowed.
- 3.11 Should there be any Overnight Policy Rate (OPR) changes, the campaign promotional interest rates may be revised.
- 3.12 Upon maturity, the PB eFD placement will be automatically renewed for the same period at PBB's prevailing board rates with interest credited into the Designated CASA on a monthly basis.
- 3.13 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB.
- 3.14 Any placement made in the Eligible Product(s) under the Campaign is not allowed to be pledged for any overdraft or any other facility or financing.

4. Rights of PBB

- 4.1 Without prejudice to the provision in Clause 3.11 above and save and except for the promotional interest rates stated in Clause 3.3 above which are fixed upon participation/placement, PBB reserves the right and at their 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 placed at PBB's website or by any other medium of communication as PBB deem 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.

4.2 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.

5. Others

5.1 By participating in the Campaign, the Eligible Participant:-

- a) agrees that these terms and conditions will be applied together with the “Terms and Conditions of PB eFixed Deposit” which is made available in PBB’s website at www.pbebank.com, 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 “Terms and Conditions of PB eFixed Deposit” 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 the Campaign;
- c) will be deemed to have read, understood and hereby expressly agrees to be bound by the terms and conditions stated herein and agrees that the decision of PBB will be final, binding and conclusive and that no appeal, correspondence, queries or protests will be entertained.

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 and that of PBB’s affiliates please go to www.pbebank.com.my or any of PBB's branches.

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