

## **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 **1 July 2019 to 30 September 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.

2.4 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB.

### 3. Campaign Mechanics

3.1 The Eligible Product under the 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:

<b>Minimum</b>	RM5,000
<b>Maximum</b>	No maximum placement amount

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

<b>Tenure</b>	<b>Promotional Interest Rates (% p.a.)</b>
3-Month	3.15
6-Month	3.20
9-Month	3.25

3.4 The PB eFD is for 3-month, 6-month or 9-month placement only. The promotional interest rate is applicable for one (1) cycle only. The PB eFD will be automatically renewed for 3-month, 6-month or 9-month tenure at PBB’s prevailing board rates with PB eFD interest added to principal amount or credited into the Designated CASA upon maturity.

3.5 Interest is calculated on the actual number of days.

3.6 The promotional interest rates are fixed upon participation / placement.

3.7 Upon maturity, the PB eFD interest will be added to principal amount or credited into the Designated CASA in accordance to PBB's standard operational rules for crediting of PB eFD interest to Designated CASA.

3.8 **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.**

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

3.9 Withdrawals of PB eFD can only be performed via PBe.

3.10 Upon withdrawal of the PB eFD, the principal amount and interest earned thereon (if any) shall be automatically credited into the Designated CASA.

3.11 Partial withdrawal of the PB eFD placement is **not** allowed.

3.12 Should there be any Overnight Policy Rate (OPR) changes, the campaign promotional interest rates may be revised.

3.13 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 3.12 above and save and except for the promotional interest rates stated in Clause 3.3 above which are 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 placed 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.

## 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](http://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) agrees that the decision of PBB will be final.

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 please go to [www.pbebank.com.my](http://www.pbebank.com.my) or any of PBB's branches.

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