

TERMS AND CONDITIONS GOVERNING THE “PB ENTERPRISE FD CAMPAIGN”

The “PB Enterprise FD Campaign” (“Campaign”) is launched by Public Bank Berhad [6463-H] (“PBB”). The following terms and conditions govern the Campaign offered to the Eligible Participant, as hereinafter defined:-

1. Campaign Period

- 1.1 The Campaign will run from **15 July 2019 to 30 September 2019**, [both dates are inclusive (“Campaign Period”)].
- 1.2 The Campaign is available at all PBB branches in Malaysia.

2. Eligibility

- 2.1 The Campaign is open to all new and existing non-individual customers, i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies accounts (“Eligible Participant”).
- 2.2 Individuals i.e. Personal or Joint accountholders (including on-behalf accountholders) are **not** eligible to participate in this Campaign.
- 2.3 The funds used to participate in this 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 / Public Islamic Bank Berhad (PIBB) but refers to the following forms of fresh funds:
 - a) Cash received from an external source;
 - b) Proceeds received from 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.
- 2.4 Within seven (7) calendar days of the fresh funds being transferred to PBB where the deposit is placed, the Eligible Participant must visit PBB to inform/allow PBB to effect the placement.
- 2.5 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB.

3. Campaign Mechanics:-

3.1 The Eligible Products* under the Campaign are as follows:

- a) ACE Enterprise Account
- b) PLUS Fixed Deposit (PLUS FD)

Note* - Eligible for protection by Perbadanan Insurans Deposit Malaysia.

3.2 To participate in the Campaign, the Eligible Participant is required to open an ACE Enterprise Account with an initial deposit of RM10,000 (new account holder) or to top up RM10,000 (existing account holder) in the ACE Enterprise Account.

3.3 Conversion of a Non-Eligible product to an ACE Enterprise Account during the Campaign Period will not qualify a customer to participate in the Campaign.

3.4 Upon fulfilling the condition stated in Clause 3.2, the Eligible Participant will be entitled to make placement in PLUS FD at the promotional rate.

3.5 The PLUS FD placement under the Campaign is subject to a minimum and maximum capping as follows:

Minimum	Maximum
RM30,000 per receipt	RM3 Million per customer

3.6 The Eligible Participant is allowed to make PLUS FD placements in multiple receipts subject to a minimum amount of RM30,000 per receipt.

3.7 The PLUS FD placement must be made during the Campaign Period.

3.8 The promotional interest rate offered under the Campaign is as follows:

Tenure	Interest Rate (% p.a.)
6-Month	3.60

3.9 The promotional interest rate is fixed upon participation / placement.

3.10 The PLUS FD is for 6-month placement only. The promotional interest rate is applicable for one (1) cycle only. The PLUS FD will be automatically renewed for 6-month tenure at PBB's prevailing board rate with PLUS FD interest added to principal amount or credited into the Eligible Participant's designated ACE Enterprise Account upon maturity.

- 3.11 Upon maturity, the PLUS FD interest will be added to principal amount or credited into the Eligible Participant's designated ACE Enterprise Account in accordance to PBB's standard operational rules for crediting of PLUS FD interest to current or savings account (CASA).
- 3.12 Interest is calculated on the actual number of days.
- 3.13 After the first PLUS FD placement, any subsequent PLUS FD placement during the Campaign Period will only be allowed if the ACE Enterprise Account has a current balance of at least RM10,000 on the subsequent PLUS FD placement date.
- 3.14 In the event that the Eligible Participant wishes to close the ACE Enterprise Account prior to the maturity of the PLUS FD placement, the Eligible Participant is required to close the ACE Enterprise Account and prematurely withdraw the PLUS FD placement on the same day.
- 3.15 **PLUS FD 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 PLUS FD placements.**
- 3.16 Partial withdrawal of the PLUS FD placement is **not** allowed.
- 3.17 Should there be an Overnight Policy Rate (OPR) changes, the promotional interest rate may be revised.
- 3.18 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 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).
- 3.19 Any placement made in the PLUS FD under the Campaign is not allowed to be pledged for any overdraft / cash line facility-i / any other facility or financing.

4. Rights of PBB

4.1 Without prejudice to the provision in Clause 3.17 above and save and except for the promotional interest rate stated in Clause 3.8 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 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 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; and
- c) agrees to be bound by the terms and conditions stated herein and 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 and that of PBB's affiliates please go to www.pbebank.com.my or any of PBB's branches.

The Remainder of This Page Has Been Intentionally Left Blank
