

PB JOURNEY APP BOOSTER CAMPAIGN TERMS & CONDITIONS

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

1. Campaign Period

- 1.1 This Campaign will run from **1 September 2022 to 30 November 2022**, both dates are inclusive or such other dates as may be determined by PBB from time to time (“Campaign Period”).

2. Eligibility

- 2.1 This Campaign is open to all new or existing WISE Savings accountholders (“Eligible Participants”).
- 2.2 The Eligible Participants who are below 18 years old must obtain consent from their parents / legal guardians in order to participate in this Campaign.
- 2.3 The following persons are **NOT** eligible to participate on behalf of the minor 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) persons who are or have become mentally unsound;
 - d) persons who have been adjudicated bankrupt or have legal proceedings or any nature instituted against them; and
 - e) persons whose accounts held with PBB are in delinquent or unsatisfactorily conducted as determined by PBB.

3. Eligible products and platform

3.1 The eligible products and platform under this Campaign are as follows:

No.	Eligible Products and Platform
1.	WISE Savings Account (“WISE”) *
2.	PLUS Fixed Deposit (“PLUS FD”) *
3.	PB Journey Mobile Application (“App”) #

* WISE and PLUS FD are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.
 # The App is a non-financial mobile application launched by PBB which can be downloaded from Apple App Store, Google Play Store and HUAWEI AppGallery.

4. Greeting Reward

4.1 Eligible Participants are required to perform **ALL** of the following during the Campaign Period to be entitled to the Greeting Reward:

- a) successfully registered for the App;
- b) maintain a minimum amount of RM100 in their Pocket Money throughout the Campaign Period; and
- c) create and complete at least one (1) Goal with a minimum amount of RM30 throughout the Campaign Period.

4.2 **Top 100 Eligible Participants** who have fulfilled all of the criteria stated in Clause 4.1 with the highest balance maintained in their Pocket Money at the end of the Campaign Period will be entitled to a Greeting Reward, which is Shopee e-voucher worth RM50 (“Greeting Reward Winners”).

4.3 Each Eligible Participant is only entitled to win one (1) Greeting Reward throughout the Campaign Period.

Terms Specific to Greeting Reward

- 4.4 Each Greeting Reward is valid for one (1) time redemption only.
- 4.5 Greeting Reward Winners will receive the Greeting Reward through short message service (“SMS”) or any other manner as may be deemed appropriate by PBB from time to time. The SMS will be sent via the mobile phone number registered with PBB or reflected in the PBB’s system within twenty (20) weeks after the end of the Campaign Period or such other dates as may be deemed appropriate by PBB from time to time.

- 4.6 The Greeting Reward is also subject to terms and conditions issued by Shopee Mobile Malaysia Sdn Bhd from time to time.
- 4.7 The Greeting Reward Winners will not be entitled to the Greeting Reward under this Campaign in the event of the following: -
- a) the Greeting Reward Winners' App profile is deleted; and/or
 - b) the Greeting Reward Winners' WISE is closed, converted, suspended, cancelled or terminated,
- prior to the fulfilment of the Greeting Reward to the Greeting Reward Winners.
- 4.8 The Greeting Reward under this Campaign is non-transferable to any third party, non-negotiable and non-exchangeable for up-front cash, credit or kind, in part or in full.
- 4.9 PBB reserves the right to substitute the Greeting Reward, whether in part or in full, with any other product or voucher of similar value at any time.
- 4.10 PBB reserves the right to forfeit the Greeting Reward in the event of non-compliance of these Terms and Conditions, the terms and conditions governing the Eligible Products and Platform and/or PB engage mobile application ("PB engage") by the Eligible Participants for the purpose of this Campaign.
- 4.11 The Greeting Reward Winners shall be responsible to pay any tax, incidental cost and/or other charges relating to the Greeting Reward. PBB shall not be held liable for any tax, incidental cost, charges incurred by the Greeting Reward Winners and/or non-acceptance of the Greeting Reward by Shopee Mobile Malaysia Sdn Bhd.

5. PLUS FD Promotional Interest Rate

- 5.1 Eligible Participants are required to fulfill the following criteria during the Campaign Period to be entitled to the 3-Month PLUS FD promotional interest rate as stated in Clause 5.2 below:

For Eligible Participants who do not have a WISE:

- i. open a WISE with minimum initial deposit of RM500;
- ii. successfully registered for the App; and
- iii. maintain a minimum amount of RM100 in the Pocket Money at the date of placement of PLUS FD.

For Eligible Participants with existing WISE:

- i. top up their existing WISE with a minimum deposit of RM500;
- ii. successfully registered for the App; and
- iii. maintain a minimum amount of RM100 in the Pocket Money at the date of placement of PLUS FD.

- 5.2 The Eligible Participants who have fulfilled the criteria stated in Clause 5.1 and make a placement during the Campaign Period will be entitled to the following PLUS FD promotional interest rate:

For campaign period from 1 September 2022 to 19 September 2022:

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

For campaign period from 20 September 2022 to 30 November 2022:

Tenure	Promotional Interest Rate (% p.a.)
3-Month	2.70

- 5.3 The PLUS FD placement is subject to a minimum and maximum placement amount as follows:

Minimum	Maximum
RM5,000 per receipt	RM1 Million per Eligible Participant

- 5.4 The accountholders for WISE and PLUS FD must be in the name of the same individuals.

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

- 5.6 The Eligible Participants are allowed to make multiple placement in multiple receipts subject to a minimum amount of Ringgit Malaysia Five Thousand (RM5,000) per receipt and up to a maximum amount of Ringgit Malaysia One Million (RM1,000,000) per Eligible Participant.

- 5.7 Interest is calculated based on the actual number of days.

- 5.8 The PLUS FD is for 3-month placement only. The promotional interest rate is applicable for one (1) cycle only. The PLUS FD will be automatically renewed for 3-month tenure at PBB's prevailing interest board rate with the PLUS FD interest added to principal amount or credited into the designated WISE upon maturity.
- 5.9 Upon maturity, the PLUS FD interest will be added to principal amount or credited into the Eligible Participant's designated WISE in accordance to PBB's standard operational rules for crediting of PLUS FD interest to Current Account or Savings Account (CASA).
- 5.10 **Any PLUS FD placement made under this Campaign which is withdrawn prior to its maturity will not be entitled to any interest.**

The above condition will remain applicable upon renewal of the PLUS FD placement.

- 5.11 Partial withdrawal of the PLUS FD placement is **not** allowed.
- 5.12 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 accountholder 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 differ from the specimen signature(s) in PBB's system. All alterations in such instructions should be confirmed by the authorised signatory(ies) in which the signature(s) shall be in accordance with the specimen signature(s) in PBB's system.
- 5.13 Any PLUS FD placement made under this Campaign shall not be pledged as security for any overdraft or any other facility.
- 5.14 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB.

6. General Terms and Conditions

- 6.1 By participating in this Campaign, the Eligible Participants agree to be bound by these Terms and Conditions, the terms and conditions governing the Eligible Products and Platform and/or PB engage (including any amendments, variations and/or revision to such terms and conditions). In the event of any inconsistency between these Terms and Conditions, the terms and conditions governing the Eligible Products and Platform and/or PB engage, these Terms and Conditions shall prevail for the purpose of this Campaign.

- 6.2 The Eligible Participants acknowledge and agree 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 shall not be obliged to give any reason or entertain any appeals, protests or correspondences from any Eligible Participants and/or third parties on any matter concerning this Campaign and/or the Greeting Reward.
- 6.3 In the event that the Eligible Participants are minors,
- a) the parents / legal guardians of the Eligible Participants agree and grant their consent to PBB to process, collect, use and store all of their information and the Eligible Participants' information for the purpose of this Campaign;
 - b) the parents / legal guardians of the Eligible Participants grant their consent for the Eligible Participants to participate in this Campaign and agree that these Terms and Conditions shall be applicable in relation to the Eligible Participants' participation in this Campaign.
- 6.4 PBB shall not be responsible nor accept any liabilities of any nature and howsoever arising or suffered by the Eligible Participants, the parents / legal guardians of the Eligible Participants and/or third parties resulting directly or indirectly from this Campaign and/or the Greeting Reward, unless it is proven due to PBB's gross negligence or willful misconduct specifically related to this Campaign.
- 6.5 PBB shall not be held liable and/or responsible for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign and/or the Greeting Reward offered and/or published in any mass media, marketing or advertising materials.
- 6.6 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 in respect of this Campaign and the Greeting Reward.
- 6.7 To the fullest extent permitted by law, PBB shall not be responsible for any failure or delay in the transmission of any transactions being transacted through PB engage or the App or being captured in PBB's system, which may result in the Eligible Participants being omitted from the selection process during the Campaign Period.

6.8 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.

6.9 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 Participants 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 other 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 Participants 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 Participants to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Eligible Participants whether as a direct or indirect result of such cancellation, withdrawal, suspension or termination; and
- c) to revise the promotional interest rate under this Campaign by providing prior notice to the Eligible Participants 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 other promotional materials advertising this Campaign.

6.10 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants agree to submit to the non-exclusive jurisdiction of the courts in Malaysia.

6.11 Eligible Participants may view PBB's Privacy Notice which states how PBB uses their information on PBB's website or at any of PBB's branches.

The Remainder of This Page Has Been Intentionally Left Blank
