

“Register Online and Win with PBe” CAMPAIGN

TERMS AND CONDITIONS

1. Campaign

1.1 “Register Online and Win with PBe” campaign by Public Bank Berhad [Company Number: 196501000672 (6463-H)] (“PBB”) (“**the Campaign**”) will commence from 01 August 2021 to 31 October 2021, both dates inclusive or such date(s) as may be determined by PBB from time to time (“**Campaign Period**”).

2. Campaign Eligibility

2.1 The Campaign is open to all PBB and Public Islamic Bank Berhad (“PIBB”) (collectively known as “the Bank”) individual customers who have not registered for PBe and PB engage (“the Customer”).

2.2 The following Customers are not entitled to participate in this Campaign: -

- a) staff of PBB, PBB’s subsidiaries and related companies of PBB;
- b) customers who have registered for PBe and/or PB engage prior to the Campaign Period;
- c) customers whose account(s) held with PBB and/or PIBB are delinquent or unsatisfactorily conducted as determined by PBB;
- d) customers who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them;
- e) customers who are or become mentally unsound; and
- f) non-individual customers, i.e. sole proprietorships, partnerships, corporate entities, associations, clubs, schools and societies.

3. Campaign Mechanics

3.1 During the Participating Month, Customers who fulfill all of the following criteria (“Qualifying Criteria”) stand a chance to win a cash back of RM30-00 (“Prize”):-

- a) successfully registered for PBe and PB engage; and
- b) perform a minimum of three (3) transactions of RM30-00 and above to any third party via DuitNow Transfer, DuitNow ID, DuitNow QR, Bill Payment and/or Prepaid Top-up function in PBe and/or PB engage. For the avoidance of doubt, any transactions performed by the Customer to any of his/her accounts held with PBB, PIBB and/or other banks including his/her account held jointly with other party will not be taken into consideration for the purpose of this Campaign.

3.2 Participating Month refers to the following:-

Month	Participating Month
1	1 August 2021 – 31 August 2021 (both dates inclusive)
2	1 September 2021 – 30 September 2021 (both dates inclusive)
3	1 October 2021 – 31 October 2021 (both dates inclusive)

3.3 There will be a total number of one thousand (1,000) Prize to be won by the Customers in each Participating Month.

3.4 Selection of Winners:-

All Customers who meet the Qualifying Criteria for the Participating Month will be listed (“List”) and sorted in ascending order in accordance with their unique bank customer internal identification number in PBB’s records. The total number of entries in the List for the Participating Month will be divided by one thousand (1000) for the purpose of shortlisting the one thousand (1000) Winners and the result will be rounded down to the nearest whole number.

Illustration:

Participating Month	Total Number of Customers who meet the Qualifying Criteria	Selection Method	Winners
1 st August 2021 – 31 August 2021	200,000	$200,000 / 1,000 = 200$	Every 200 th participant will be shortlisted as winner i.e.: 200 th , 400 th , 600 th
1 st September 2021 – 30 th September 2021	350,000	$350,000 / 1,000 = 350$	Every 350 th participant will be shortlisted as winner i.e.: 350 th , 700 th , 1050 th
1 st October 2021 – 31 October 2021	567,000	$567,000 / 1,000 = 567$	Every 567 th participant will be shortlisted as winner i.e.: 567 th , 1134 th , 1701 st

- 3.5 Each Customer is only entitled to win the one (1) Prize throughout the Campaign Period.
- 3.6 The Prize will be credited into the Winner's account held with PBB and/or PIBB by the end of next month after the end of the relevant Participating Month.
- 3.7 A total sum of RM 90,000.00 has been allocated for this Campaign and to be won throughout the Campaign Period. A total sum of RM30,000.00 has been allocated for each Participating Month ("Monthly Allocated Prize").
- 3.8 PBB reserves the right to:-
- a) forfeit the Prize where (i) there is a termination, suspension or closure of the Customers' account; (ii) the Customers' account are dormant; prior to the delivery of the Prize; and
 - b) forfeit the Prize in the event of non-compliance of these terms and conditions, the terms and conditions governing the Customers' deposit accounts and any terms and conditions governing the services utilised by the Customers for the purpose of this Campaign.
- 3.9 The Prize awarded is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.

4. PBB's Rights

- 4.1 By participating in this Campaign, the Customers agree to be bound by these terms and conditions, the terms and conditions governing the Customers' deposit accounts and any terms and conditions governing the services utilised by the Customers for the purpose of this Campaign. In the event of any inconsistency between these terms and conditions and the terms and conditions governing the Customers' deposit accounts and any terms and conditions governing the services utilised by the Customers for the purpose of this Campaign, these terms and conditions shall prevail for the purpose of this Campaign.
- 4.2 Any props, accessories or equipment featured together with the Prize in all printed materials, website or PBB branches are for decorative purposes only and shall not form part of the Prize.
- 4.3 The Customers acknowledge and agree that the records of transactions maintained by PBB and PBB's decision on all matters relating to this Campaign shall be final, conclusive and binding on the Customers. PBB will not entertain any correspondences with any Customers / person(s) on any matter concerning this Campaign.
- 4.4 PBB shall not be responsible nor shall accept any liabilities of any nature and however arising or suffered by Customers and/or third parties resulting directly or indirectly

from this Campaign and Prize unless it is due to PBB's gross negligence or willful misconduct specifically related to the Campaign.

- 4.5 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign and Prize offered and published in any mass media, marketing or advertising materials.
- 4.6 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, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign and Prize under this Campaign.
- 4.7 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 PBe or PB engage, which may result in the Customers being omitted from the selection process during the Campaign Period.
- 4.8 PBB reserve the right to add, delete or vary these terms and conditions, from time to time, wholly or in part, by providing at least 21 calendar days prior notice to the Customers 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.
- 4.9 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.
- 4.10 PBB reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period in whole or in part, at any time, with prior notice. For the avoidance of doubt, any cancellation, withdrawal, extension, termination or suspension of this Campaign shall not entitle the Customers to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Customers whether as a direct or indirect result of such cancellation, withdrawal, extension, termination or suspension.
- 4.11 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.
- 4.12 Customers may view PBB's Privacy Notice which states how PBB uses their information at www.pbebank.com or any of PBB's branches.