

PB SAVE & REWARD

TERMS & CONDITIONS

The PB Save & Reward (“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 Details

- 1.1 The Campaign will run from **1 August 2019 to 31 October 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 individuals aged 18 years old and above as at 1 August 2019.
- 2.2 The Campaign is open to all new and existing PBB customers including non-residents (“Eligible Participant”).
- 2.3 Permanent and/or contract employees of PBB, Public Islamic Bank Berhad (“PIBB”) and Public Investment Bank Berhad are **NOT** eligible to participate in the Campaign.
- 2.4 Only the first named accountholder in the case of a joint account or the first named parents/legal guardian in the case of an on-behalf account in PBB’s record will be identified as Eligible Participant.
- 2.5 Non-individual i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies accounts are **NOT** eligible to participate in the Campaign.
- 2.6 The deposit made under this Campaign cannot and is prohibited to be earmarked or utilized for any other campaign running concurrently during the Campaign Period, or any extension thereof.
- 2.7 The deposit amount to be earmarked under 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 or PIBB.

- 2.8 The acceptable source of fresh funds are as follows:-
- a) Cash received from an external source;
 - b) Proceeds received from the 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.
- 2.9 Within seven (7) calendar days of the fresh funds being transferred to PBB where the deposit is placed, the Eligible Participant must visit the account holding branch to inform the said branch of the transfer and to allow PBB to earmark the said deposit amount and/or effect the placement.
- 2.10 The deposits made by way of cheque(s) are subject to clearance and will only be considered as deposit by the Eligible Participant after the cheque(s) is/(are) paid or cleared and will only be considered good if not returned dishonored and earmarking will take effect upon fulfillment of this clause.
- 2.11 Any earmarked placement made in the Eligible Product(s) under the Campaign is not allowed to be pledged for any overdraft or cash line facility-i, or any other facility or financing.
- 2.12 This Campaign is not valid with other product promotions that are concurrently offered by PBB.

3. Campaign Features

- 3.1 The Eligible Product(s)* under the Campaign are as follows:-

Eligible Product(s)	
PLUS Savings Account	Basic Savings Account
PLUS Current Account	Basic Current Account

* Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

- 3.2 To participate in the Campaign, an Eligible Participant must place a deposit amount in the Eligible Product(s) and permit the said deposit amount to be earmarked for six (6) months to be eligible for Gift(s) as set out in the table below:-

Type of Gifts	Earmark Amount	Earmarked Period
iRova Robotic Cleaner (KK8S)	RM 68,000	6 months
Khind 9.5L Multi Air Fryer Oven (ARF9500)	RM 48,000	
Khind 4L Multi Cooker (MC388)	RM 28,000	

- 3.3 Conversion of a Non-Eligible Product to an Eligible Product during the Campaign Period will not be qualified to participate in the Campaign.
- 3.4 Any account(s) linked to the Eligible Participant's credit/loan/financing facilities are not eligible to participate in the Campaign.
- 3.5 The earmarking is to be made at the Account Holding Branch during the Campaign Period.
- 3.6 The Eligible Participant is allowed to take up single or multiple Gift(s) as stated under Clause 3.2 so long as he/she has fulfilled the eligibility criteria for the respective Gift(s).
- 3.7 The Eligible Participant (including all other joint accountholders, in the case of a Joint Account) is/are required to sign the "PB Save & Reward - Letter of Early Upliftment (LEU)" should he/she wishes to perform premature withdrawal on the deposit earmarked under the Campaign and acknowledges that PBB reserves the right to deduct the applicable penalty as stated in the "PB Save & Reward – Letter of Earmarking/Indemnity (LEI)" signed by the Eligible Participant.
- 3.8 In the event the earmarked deposit amount of the Eligible Account is cancelled, withdrawn or released in less than the stipulated earmarking period for any reason whatsoever, PBB reserves the absolute right to deduct a penalty from the applicable Eligible Account as follows:-

Type of Gifts	iRova Robotic Cleaner (KK8S)	Khind 9.5L Multi Air Fryer Oven (ARF9500)	Khind 4L Multi Cooker (MC388)
Penalty	RM 475	RM 435	RM 199.80

- 3.9 Gift(s) signed up for the Campaign by the Eligible Participant recorded by PBB shall be final and conclusive.

4. Gifts

- 4.1 The Eligible Participant (including all other joint accountholders, in the case of a Joint Account) is/are required to sign the “PB Save & Reward - Letter of Earmarking/Indemnity (LEI)” in order to participate in the Campaign and be entitled to the Gift.
- 4.2 Upon fulfillment of the Campaign requirements as stipulated in this Terms & Conditions, the Eligible Participant will be entitled to a Gift.
- 4.3 The Gift(s) will be issued on a first-come, first-served basis, while stock lasts.
- 4.4 Choice of color, if any, is not available.
- 4.5 The Gift(s) is/are non-transferable, non-negotiable and non-exchangeable for cash, credit or kind, in part or in full. The Gift(s) under the Campaign does/do not include any accessories or items shown in any advertisements and/or promotional materials as they are for illustrative purposes only.
- 4.6 PBB reserves the right at its absolute discretion to substitute any of the Gift(s), whether in whole or part, with that of similar value at any time and/or to increase or decrease the total number of Gift(s).
- 4.7 The Eligible Participant shall be responsible to pay any tax, incidental cost and/or other charges relating to any of the Gift(s). PBB shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Gift(s) and/or non-fulfillment by any of its agents/suppliers/distributors.

5. Delivery of Gifts

- 5.1 The Gift(s) will be delivered to the mailing address of the Eligible Account’s **Primary Accountholder** within 12 weeks from the earmarking date of the Eligible Product(s).
- 5.2 The fulfillment and delivery of the Gift(s) is/are handled by Tri-E Marketing Sdn Bhd (Co. No 825150-M) with its registered address is at Suite B13A-4, Tower B, Level 13A, North Point Offices, Mid Valley City, No.1 Medan Syed Putra Utara, 59200, Kuala Lumpur and place of business at A-5-35, IOI Boulevard, Jalan Kenari 5, Bandar Puchong Jaya, 47170 Puchong, Selangor Darul Ehsan.

- 5.3 The contact details of the Eligible Participant as per PBB's records will be shared with Tri-E Marketing for the purposes of delivery of the Gift(s).
- 5.4 Upon receipt of the Gift(s), the Eligible Participant shall check and determine the quality, merchantability and/or suitability of use of the Gift(s). He/she shall deal directly with Tri-E Marketing Sdn Bhd for any Gift(s) that is to be replaced due to loss or defect. Should there be any wrong delivery or damage to the Gift(s), he/she shall lodge a complaint to Tri-E Marketing Sdn Bhd at 03 - 8076 1313 or email to info@tri-e.com.my within 5 working days from receipt of the Gift(s). He/she shall retain the Delivery Order for reference purposes.
- 5.5 The Eligible Participant is to contact Tri-E Marketing Sdn Bhd via the contact number or email address as stipulated under Clause 5.4 on any queries pertaining to the delivery of the Gift(s).

6. Liability and Responsibility

- 6.1 PBB shall NOT be liable in any way whatsoever, for any event arising from any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures of any kind, unauthorized human intervention and electronic or human error in the administration and processing of the Campaign.
- 6.2 PBB shall not be liable, whether direct or consequential, for any loss and damage or whatsoever suffered by the Eligible Participant caused directly or indirectly, in whole or in part, from their participation in the Campaign and/or the Gift(s).
- 6.3 PBB disclaims any liability, obligation or duty relating to the Gift(s). PBB makes no representation or warranty to the quality, merchantability or suitability for use of the Gift(s) and shall not be responsible to replace any lost, stolen or defective Gift(s) due to defects in materials or workmanship by manufacturer under warranty or otherwise. The Eligible Participant is to deal directly with the manufacturer and/or its authorized dealers for such warranty information, claim, and/or terms and conditions specific to the installation, specification, usage or operation of the Gift(s).
- 6.4 Any risk of loss or damage to the Gift(s) will be passed to the Eligible Participant upon delivery of the Gift(s) to the Eligible Participant. PBB shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen Gift(s).

7. PBB's Rights

7.1 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 place 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.

8. Others

8.1 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 Account(s) with PBB, a copy of which has been made available to the Eligible Participant;
- b) agrees and consents that information regarding his/her Eligible Account(s) can be processed, collected, used and stored by PBB for the purpose of the Campaign;
- c) agrees and consents that the name(s), contact number(s), mailing address(es) and last 4 digit of identification number of the Eligible Participant will be forwarded by PBB to Tri-E Marketing Sdn Bhd to enable Tri-E Marketing Sdn Bhd to deliver the Gift(s);
- d) agrees that the decision of PBB will be final.

8.2 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 or any of PBB's branches.

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