

## **TERMS AND CONDITIONS GOVERNING THE “RCB BIRTHDAY MONTH PRIVILEGES” CAMPAIGN**

The “RCB Birthday Month Privileges” Campaign (“Campaign”) is launched jointly by Public Bank Berhad Registration No. 196501000672 [6463-H] (“PBB”) and Public Islamic Bank Berhad Registration No. 197301001433 [14328-V] (“PIBB”) (collectively known as “the Bank”). The terms and conditions below shall govern this Campaign.

### **1. Campaign Period**

1.1 This Campaign will run from **1 May 2022 to 31 August 2022** [both dates are inclusive, or such other dates as determined by the Bank (“Campaign Period”)].

### **2. Eligibility**

2.1 This Campaign is open to all Red Carpet Banking (RCB) customers whose birthdays fall during the Campaign Period and who maintain a minimum aggregated deposit amount as stated in Table A which is based on their respective RCB membership category (“Eligible Participants”). The minimum aggregated deposit amount is in combination of either Foreign Currency Fixed Deposit (in Ringgit equivalent), Foreign Currency Current Account / Current Account-i (in Ringgit equivalent), Current Account / Current Account-i, Savings Account / Savings Account-i or Fixed Deposit / e-Fixed Deposit / Term Deposit-i / e-Term Deposit-i.

Table A

<b>RCB Membership Category</b>	<b>Minimum Aggregated Deposit Amount (RM)</b>
Gold (“RCB Gold”)	300,000 to below 1,000,000
Elite (“RCB Elite”)	1,000,000 and above

2.2 This Campaign is available at all PBB and PIBB branches including Red Carpet Banking (“RCB”) Centres in Malaysia.

2.3 The following persons are **NOT** eligible to participate in this Campaign:

- a) permanent and/or contract employees of PBB, 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 become mentally unsound;
- d) persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
- e) persons whose account held with PBB and/or PIBB are in delinquent or unsatisfactorily conducted as determined by PBB and/or PIBB.

### 3. Campaign Mechanics

3.1 Eligible Product(s) refers to the following: -

No.	Eligible Product(s)
1.	<u>Conventional:</u> PLUS Fixed Deposit* (“PLUS FD”)
2.	<u>Islamic:</u> Term Deposit-i* (“TD-i”)
3.	PB Series of Equity / Balanced / Mixed Asset Unit Trust Funds (UT) [“Eligible Funds”]

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

3.2 On the birthday month of the Eligible Participants or the following month after the Eligible Participants’ birthday month, the Eligible Participants are entitled to the following promotions:

- a) PLUS FD / TD-i

The Eligible Participant is entitled to a Promotional Interest / Profit Rate for the deposit placement under PLUS FD or TD-i as follows:

**For campaign period from 1 May 2022 to 7 July 2022:**

Tenure	Promotional Interest / Profit Rates (% p.a.)	
	RCB Gold	RCB Elite
6-Month	2.35	2.40
9-Month	2.40	2.45
12-Month	2.45	2.50

**For campaign period from 8 July 2022 to 31 August 2022:**

Tenure	Promotional Interest / Profit Rates (% p.a.)	
	RCB Gold	RCB Elite
6-Month	2.75	2.80
9-Month	2.80	2.85
12-Month	2.85	2.90

The deposit placement under this Campaign is subject to a minimum and maximum capping as follows:

RCB Membership Category	Minimum Placement Amount (RM)	Maximum Placement Amount (RM)
RCB Gold	50,000	300,000
RCB Elite	100,000	500,000

The deposit placement can be made in multiple receipts provided that each receipt has the same placement amount and tenure.

b) Unit Trust

The Eligible Participant is entitled to receive a **one-off RM300 Shopee E-Voucher** (“E-Voucher”) when the Eligible Participant invests a minimum sum of RM80,000 into the Eligible Funds.

For the avoidance of doubt, the application to invest into the Eligible Funds must be made during the Eligible Participant’s birthday month or the following month after the Eligible Participant’s birthday month and it must be successfully invested into the Eligible Funds not later than thirty (30) calendar days from the transaction date to be entitled to the E-Voucher.

Illustration

If the Eligible Participant’s birthday is on 15 May 2022, the Eligible Participant is entitled to enjoy the promotions stated in Clause 3.2 above for the month of May 2022 and June 2022 only.

### Terms Specific to PLUS FD / TD-i

- 3.3 All monies or funds placed under PLUS FD / TD-i 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”.
- 3.4 The PLUS FD / TD-i is for 6-month, 9-month or 12-month placement only. The promotional interest / profit rate is applicable for one (1) cycle only. The PLUS FD / TD-i will be automatically renewed for 6-month, 9-month or 12-month tenure at PBB / PIBB’s prevailing interest / profit board rates with the PLUS FD interest / TD-i profit (whichever applicable) added to the principal amount or credited into the Eligible Participant’s designated Current Account / Current Account-i or Savings Account / Savings Account-i (“CASA / CASA-i”) upon maturity.
- 3.5 Interest or profit (whichever applicable) is calculated based on the actual number of days.
- 3.6 Upon maturity, the PLUS FD interest / TD-i profit (whichever applicable) will be added to the principal amount or credited into the Eligible Participant’s designated CASA / CASA-i in accordance with PBB / PIBB’s standard operational rules for crediting of PLUS FD interest / TD-i profit (whichever applicable) to CASA / CASA-i.
- 3.7 **Deposit placement made under this Campaign which are withdrawn prior to their maturity will not be entitled to any interest / profit (whichever applicable).**

**The above condition will remain applicable upon renewal of the PLUS FD / TD-i placements.**

- 3.8 Partial withdrawal of the PLUS FD / TD-i placement is **not** allowed.
- 3.9 All instructions for withdrawal of the PLUS FD / TD-i 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 and PIBB are entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB or PIBB, as the case may be, differ from the specimen signature(s) in PBB’s or PIBB’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 or PIBB’s system.

- 3.10 Any deposit placement made under this Campaign shall not be pledged as security for any overdraft, cash line facility-i or any other facility or financing.

#### Terms Specific to UT

- 3.11 The minimum RM80,000 investment amount must be in a single transaction. No combination or accumulation of different types of Eligible Funds is allowed.
- 3.12 The following UT investments are NOT eligible for this Campaign:
- a) All types of switching transactions;
  - b) Public e-Series of Equity / Balanced / Mixed Asset Unit Trust Fund;
  - c) Cumulative investment amounts for different funds and/or different days within the Campaign Period;
  - d) Investments made using funds from Employees Provident Fund (EPF);
  - e) Investments made via online platform i.e. Public Mutual Online;
  - f) Investments made via other UT related campaigns that are concurrently offered by PBB and/or PIBB;
  - g) Investments into Private Retirement Scheme (PRS).
- 3.13 The Eligible Participant is not deemed to have invested in the Eligible Funds if it is cancelled during the “cooling-off period” and will not be entitled for the E-Voucher.
- 3.14 “Cooling-off period” refers to a period of six (6) business days commencing from the date of receipt of the investment application form by and payment to Public Mutual Berhad (“PMB”). Such cooling-off period is only applicable to Eligible Participants who invest in any unit trust funds with PMB for the first time.
- 3.15 The Eligible Funds are also subject to the terms and conditions issued by PMB from time to time.

#### **4. Other(s)**

- 4.1 The E-Voucher is given on first-come, first-served basis.
- 4.2 Each E-Voucher is valid for one (1) time redemption only.
- 4.3 Each Eligible Participant is entitled to receive one (1) E-Voucher only throughout the Campaign Period.
- 4.4 The Eligible Participant who is entitled for the E-Voucher will receive the voucher code through a short message service (SMS) at his / her mobile phone number which is registered with PBB / PIBB or as reflected in PBB / PIBB system within sixteen (16) weeks after the transaction date of the UT investment.
- 4.5 The E-Voucher is also subject to terms and conditions issued by Shopee Mobile Malaysia Sdn Bhd from time to time.

- 4.6 The E-Voucher under this Campaign is not transferable to any third party, non-negotiable and non-exchangeable for up-front cash, credit or kind, in part or in full.
- 4.7 PBB and/or PIBB reserve the right to forfeit the E-Voucher in the event of non-compliance of these terms and conditions and the terms and conditions governing the Eligible Funds and investment of Eligible Funds.

## **5. General Terms and Conditions**

- 5.1 By participating in the Campaign, the Eligible Participants agree to be bound by these terms and conditions, the terms and conditions governing the Eligible Product(s) and the terms and conditions governing CASA / CASA-i (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 Product(s) and the terms and conditions governing CASA / CASA-i, these terms and conditions shall prevail for the purpose of this Campaign.
- 5.2 The Eligible Participants acknowledge and agree that the records of transactions maintained by PBB and PIBB and the decision of PBB and PIBB in relation to any matter on this Campaign shall be final, conclusive and binding on them. PBB and PIBB will not entertain any appeals or correspondences from any Eligible Participants and/or third party.
- 5.3 The Eligible Participants agree and grant their consent to PBB and PIBB to process, collect, use and store all of their information relating to the Eligible Products, PLUS FD and TD-i for the purpose of this Campaign.
- 5.4 PBB and PIBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participants and/or third parties resulting directly or indirectly from this Campaign unless it is due to PBB's or PIBB's gross negligence or wilful misconduct specifically related to this Campaign.
- 5.5 PBB and PIBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign published in any mass media, marketing or advertising materials.
- 5.6 To the fullest extent permitted by law, PBB and PIBB 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.

5.7 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.

5.8 PBB and PIBB reserves the right:

- a) to add, delete or vary these terms and conditions, from time to time, wholly or in part, by providing twenty-one (21) calendar days prior notice to the Eligible Participant through posting on PBB's / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by PBB / PIBB from time to time.
- 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 Participant through posting on PBB's / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by PBB / PIBB from time to time. For the avoidance of doubt, any cancellation, withdrawal, suspension or termination shall not entitle the Eligible Participant to any claim or compensation against PBB or PIBB for any and all losses or damages suffered or incurred by the Eligible Participant.
- c) to revise the promotional interest / profit rate under the Campaign by providing prior notice to the Eligible Participant through posting on PBB's / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by PBB / PIBB from time to time.

5.9 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 of Malaysia.

5.10 Eligible Participants may view PBB's or PIBB's Privacy Notice which states how PBB or PIBB uses their information at [www.pbebank.com](http://www.pbebank.com) or [www.publicislamicbank.com.my](http://www.publicislamicbank.com.my) or any of PBB's or PIBB's branches.

\*\*\*\*\*

The Remainder of This Page Has Been Intentionally Left Blank

\*\*\*\*\*