

TERMS & CONDITIONS GOVERNING THE “RCB EXCLUSIVE INVITATION & REFERRAL” CAMPAIGN

The “RCB Exclusive Invitation & Referral” Campaign (“Campaign”) is jointly launched by Public Bank Berhad (Registration No. 196501000672 (6463-H)) (“PBB”) and Public Islamic Bank Berhad (Registration No. 197301001433 (14328-V)) (“PIBB”). The terms and conditions below shall govern this Campaign.

1. Campaign Period

- 1.1 This Campaign will run from **1 September 2022 to 31 October 2022**, [both dates are inclusive, or such other dates as determined by PBB / PIBB (“Campaign Period”)].
- 1.2 This Campaign is available at all PBB and PIBB branches including Red Carpet Banking (“RCB”) Centres in Malaysia.

2. Eligibility

2.1 This Campaign consists of 2 sub-campaigns:

a) RCB Exclusive Invitation

- This sub-campaign is open to New-to-Bank (“NTB”) customers who do not maintain any records / relationship with PBB and/or PIBB prior to the Campaign Period or existing individual customers who do not have any deposit accounts with PBB and/or PIBB prior to the Campaign Period (“Eligible Participant”).

b) Referral Reward

- This sub-campaign is open to RCB customers (“Eligible Referrer”).

2.2 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 (“PIVB”);
- 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.

2.3 This Campaign is **NOT** valid with other product promotions that are concurrently offered by PBB and/or PIBB.

3. Terms Specific to RCB Exclusive Invitation

3.1 The Eligible Product(s) under this sub-campaign are as follows:

No.	Eligible Product(s)
a	<u>Eligible Fixed Deposit / Term Deposit-i Account (“Eligible FD / TD-i”):</u> <ul style="list-style-type: none"> • PLUS Fixed Deposit (“PLUS FD”)* • Term Deposit-i (“TD-i”)*
b	<u>Eligible Current Account or Savings Account (“Eligible CASA”):</u> <ul style="list-style-type: none"> • PLUS Savings Account (“PLUS SA”)* • Premier ACE Account (“Premier ACE”)*

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

3.2 During the Campaign Period, the Eligible Participant who opens an Eligible CASA with a minimum initial deposit of RM10,000 (“Minimum Initial Deposit”) will be entitled to enjoy the promotional interest / profit rate as stated in Clause 3.3 (Table A) below on their placement in PLUS FD / TD-i during the Campaign Period.

3.3 The promotional interest / profit rate is only applicable for one (1) time placement during the Campaign Period:

Table A

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

Tenure	Promotional Interest / Profit Rate (% p.a.)	
	PLUS FD / TD-i one (1) time placement for the sum of RM300,000	PLUS FD / TD-i one (1) time placement for the sum of RM1,000,000
4-Month	2.70 (for RCB Gold membership)	2.75 (for RCB Elite membership)

For campaign period from 20 September 2022 to 31 October 2022:

Tenure	Promotional Interest / Profit Rate (% p.a.)	
	PLUS FD / TD-i one (1) time placement for the sum of RM300,000	PLUS FD / TD-i one (1) time placement for the sum of RM1,000,000
4-Month	2.90 (for RCB Gold membership)	2.95 (for RCB Elite membership)

- 3.4 Upon the placement of the PLUS FD / TD-i, the Eligible Participant is required to sign up for the RCB membership concurrently.
- 3.5 The placement in PLUS FD / TD-i and the opening of the Eligible CASA with the Minimum Initial Deposit must be made at the same branch / RCB Centre.
- 3.6 The Eligible Participant must be the same account holder for both the PLUS FD / TD-i and the Eligible CASA.
- 3.7 All monies or funds placed under this Campaign must be from fresh funds. “Fresh funds” refers to any monies or funds which does not originate from the existing funds in the Eligible Participant’s deposit account whether held solely or jointly with another person and maintained with PBB and/or PIBB. The Eligible Participant must make the deposit placement within seven (7) calendar days from the date the monies or funds are transferred or credited into the Eligible Participant’s account, if not the monies or funds will no longer be deemed as “fresh funds”.
- 3.8 The PLUS FD / TD-i is for a 4-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 4-month tenure at the PBB’s / PIBB’s prevailing interest / profit board rate with the PLUS FD interest / TD-i profit (whichever applicable) added to the principal amount or credited into the Eligible Participant’s Eligible CASA upon maturity.
- 3.9 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 Eligible CASA in accordance to the PBB’s / PIBB’s standard operational rules for crediting of PLUS FD interest / TD-i profit (whichever applicable) to CASA.

3.10 Interest or profit (whichever applicable) is calculated based on the actual number of days.

3.11 **Any PLUS FD / TD-i placement made under this Campaign and withdrawn prior to its 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.

3.12 Partial withdrawal of the PLUS FD / TD-i placement is **not** allowed.

3.13 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. 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 the 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 the PBB's or PIBB's system.

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

4. Terms Specific to Referral Reward

4.1 The Eligible Referrer who successfully refers a NTB customer (“Eligible Referee”) to sign up for RCB membership with PBB / PIBB will be entitled to the following Referral Reward:

RCB Membership Status of the Eligible Referee	Referral Reward
RCB Gold	RM400
RCB Elite	RM800

The Eligible Referee has to fill up the referral application form (“Referral Application Form”) and submit it to the branch / RCB Centre during the Campaign Period.

- 4.2 The Eligible Referee must fulfill the RCB membership qualifying criteria which is as follows:

Minimum Aggregated Deposit	Membership Status
RM300,000 to below RM1,000,000	RCB Gold
RM1,000,000 and above	RCB Elite

- 4.3 The Minimum Aggregated Deposit is a combination of the total credit balance of any of the following deposit accounts:

- a) Foreign Currency Fixed Deposit (in Ringgit Malaysia equivalent);
- b) Foreign Currency Current Account / Current Account-i (in Ringgit Malaysia equivalent);
- c) Current Account / Current Account-i;
- d) Savings Account / Savings Account-i; or
- e) Fixed Deposit / e-Fixed Deposit / Term Deposit-i / e-Term Deposit-i.

The above deposit accounts are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

- 4.4 In the event the Eligible Referee opens a joint deposit account, the Eligible Referrer will only get one (1) Referral Reward for that successful referral under this Campaign.

Illustration:

Mr A (Eligible Referrer) successfully referred Mr B and Mrs B (Eligible Referees) to sign up for RCB Gold membership where both Mr B & Mrs B open a joint FD account with RM300,000. As such, Mr A will be entitled to one (1) Referral Reward of RM400 only.

- 4.5 In the event the Eligible Referee opens a joint deposit account with the Eligible Referrer, the Eligible Referrer will not be entitled to any Referral Rewards under this Campaign.

Illustration:

Mr C (Eligible Referrer) successfully referred Mrs C (Eligible Referee) to sign up for RCB Elite membership where Mr C and Mrs C open a joint FD account with RM1,000,000. In this case, Mr C will NOT be entitled to the Referral Reward of RM800.

- 4.6 In the event more than one (1) Eligible Referrer refers the same Eligible Referee, the Referral Reward will be paid to the Eligible Referrer named in the Referral Application Form first submitted by the Eligible Referee to the branch / RCB Centre which will be determined by the date and time maintained in PBB's or PIBB's records, as the case may be, and provided the RCB membership application of the Eligible Referee is successful.
- 4.7 Although the NTB customer has fulfilled the criteria to become the RCB member, PBB and PIBB reserve the right to reject any RCB membership application without assigning any reason and making any further reference to the NTB customer and the Eligible Referrer. In such case, the Eligible Referrer will not be entitled to any Referral Reward.
- 4.8 The Eligible Referee is eligible to participate in any other RCB exclusive promotional campaign only **AFTER** obtaining the RCB membership.
- 4.9 The Referral Reward will be credited within 12 (twelve) weeks after the end of the Campaign Period into the latest Current Account/Current Account-i or Savings Account/Savings Account-i (CASA / CASA-i) opened by the Eligible Referrer with PBB or PIBB.
- 4.10 The Referral Reward is non-transferable to any third party, non-negotiable and non-exchangeable for up-front cash, credit or kind, in part or in full.
- 4.11 PBB and PIBB reserve the right to forfeit the Referral Reward:-
- a) where there is termination, suspension or closure of the Eligible Referrer's CASA / CASA-i or the Eligible Referrer's CASA / CASA-i is dormant prior to the crediting of the Referral Reward;
 - b) in the event of non-compliance of these terms and conditions, the terms and conditions governing the Eligible Products, the terms and conditions governing the RCB membership and the terms and conditions governing CASA / CASA-i.

5. General Terms & Conditions

- 5.1 By participating in this Campaign, the Eligible Participant and/or the Eligible Referrer and/or the Eligible Referee agree to be bound by these terms and conditions, the terms and conditions governing the Eligible Product(s), terms and conditions governing the RCB Membership and 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 and the terms and conditions governing the Eligible Product(s), terms and conditions governing the RCB Membership 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 Participant and/or the Eligible Referrer and/or the Eligible Referee 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 Participant and/or the Eligible Referrer and/or the Eligible Referee and/or third party.
- 5.3 The Eligible Participant and/or the Eligible Referrer and/or the Eligible Referee agree and grant their consent to PBB and PIBB to process, collect, use and store all of their information relating to the Eligible Product(s), RCB Membership, CASA / CASA-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 Participant and/or the Eligible Referrer and/or the Eligible Referee and/or third party resulting directly or indirectly from this Campaign unless it is due to PBB's or PIBB's gross negligence or willful 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 exclude and disclaim 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 reserve 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 and/or the Eligible Referrer and/or the Eligible Referee 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 and such amended terms and conditions shall prevail over any provision or representation contained in any 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 Participant and/or the Eligible Referrer and/or the Eligible Referee through posting on the PBB's / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by the PBB / PIBB from time to time. For the avoidance of doubt, any cancellation, withdrawal, suspension or termination shall not entitle the Eligible Participant and/or the Eligible Referrer and/or the Eligible Referee to any claim or compensation against PBB / PIBB for any and all losses or damages suffered or incurred by the Eligible Participant and/or the Eligible Referrer and/or the Eligible Referee.
- c) to revise the promotional interest / profit rates under the Campaign by providing prior notice to the Eligible Participant through posting on the PBB's / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by the 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 Participant and/or the Eligible Referrer and/or the Eligible Referee agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

5.10 Eligible Participant and/or the Eligible Referrer and/or the Eligible Referee may view PBB's / PIBB's Privacy Notice which states how PBB / PIBB uses their information on PBB's / PIBB's website or at any of PBB's / PIBB's branches.

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