

TERMS AND CONDITIONS GOVERNING THE “PIBB 15-MONTH AND 18-MONTH TERM DEPOSIT-i” CAMPAIGN

The “PIBB 15-Month and 18-Month Term Deposit-i” Campaign (“Campaign”) is launched by Public Islamic Bank Berhad [Registration No. 197301001433 (14328-V)] (“PIBB”). The terms and conditions below (“Terms and Conditions”) shall govern this Campaign.

1. Campaign Period

- 1.1 This Campaign will run from **1 April 2025 to 30 June 2025** [both dates are inclusive, or such other dates as determined by PIBB (“Campaign Period”)].
- 1.2 This Campaign is available at all PIBB and Public Bank Berhad (“PBB”) branches in Malaysia.

2. Eligibility

- 2.1 The following participants are eligible to participate in this Campaign (“Eligible Participant”):
 - a) all PIBB’s individual customers aged eighteen (18) years and above as at the time of participation including non-residents, permanent or contract employees of PIBB, PBB and Public Investment Bank Berhad.

In the case of an account opened on behalf of the minor by the parent/guardian, the Eligible Participant would be the parent/guardian of the account as stated in the records of PIBB and/or PBB; or
 - b) PIBB’s and PBB’s non-individual customers i.e. sole-proprietors, partnership, corporate entities, associations, clubs and societies.
- 2.2 The following persons are **NOT** eligible to participate in this Campaign:
 - a) persons who are or become mentally unsound;
 - b) persons who have been adjudicated bankrupt, wound-up or have legal proceedings of any nature instituted against them; and
 - c) persons whose accounts held with PIBB or PBB are in delinquent or unsatisfactorily conducted as determined by PIBB or PBB.

3. Campaign Mechanics

- 3.1 During the Campaign Period, Eligible Participants are eligible to a promotional profit rate for their deposit placement under Term Deposit-i* (“TD-i”) provided that they place a minimum deposit of Ringgit Malaysia Five Thousand (RM5,000) per TD-i Receipt (“Receipt”):

For campaign period from 1 April 2025 to 30 June 2025:

| Tenure | Promotional Profit Rate (% p.a.) |
|----------|----------------------------------|
| 15 Month | 3.35 |
| 18 Month | 3.25 |

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

- 3.2 Eligible Participants are allowed to make the TD-i placement in multiple Receipts subject to the following:

| Eligible Participants | Minimum Placement | Maximum Placement |
|--------------------------|---------------------|-------------------|
| Individual customers | RM5,000 per Receipt | NIL |
| Non-individual customers | RM5,000 per Receipt | RM50,000,000 |

- 3.3 All monies or funds placed under this Campaign 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 PIBB or PBB (“Account”). The Eligible Participants must make the TD-i 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 TD-i placement under this Campaign is for 15-Month or 18-Month tenure only.
- 3.5 The promotional profit rate is applicable for one (1) cycle only.

- 3.6 Upon maturity, the TD-i placement will be automatically renewed for 15-Month or 18-Month tenure at PIBB's prevailing profit board rate and the profit will be credited into the Eligible Participant's designated Current Account/Current Account-i or Savings Account/Savings Account-i ("Designated CASA/CASA-i") on six (6) monthly basis.
- 3.7 The TD-i Campaign profit will be credited into the Designated CASA/CASA-i on six (6) monthly basis.
- 3.8 Profit is calculated on the actual number of days.
- 3.9 **Any TD-i placement made under this Campaign which are withdrawn prior to their maturity will not be entitled to any profit. Any profit credited prior to the premature withdrawal will be deducted from the principal amount before the TD-i principal sum is released to the Eligible Participant.**
- The above condition will remain applicable upon renewal of the TD-i placements.**
- 3.10 Partial withdrawal of the TD-i placement is **not** allowed.
- 3.11 All instructions for withdrawal and/or disposal of the 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. PIBB or PBB is entitled to refuse/refrain from carrying out such instructions if the signature(s) on any such document appears to PIBB or PBB, as the case may be, differ from the specimen signature(s) in PIBB's or 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 PIBB's or PBB's system.
- 3.12 Any TD-i placement made under this Campaign shall not be pledged as security for any overdraft, Cash Line Facility-i or any other facility or financing.
- 3.13 This Campaign is **not** valid with other product promotions that are concurrently offered by PIBB and/or PBB.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Participants agree to be bound by these Terms and Conditions and the terms and conditions governing TD-i, Current Account/Current Account-i and Savings Account/Savings Account-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 TD-i, Current Account/Current Account-i and Savings Account/Savings Account-i, these Terms and Conditions shall prevail for the purpose of this Campaign.
- 4.2 The Eligible Participants acknowledge and agree that the records of transactions maintained by PIBB and/or PBB and the decision of PIBB and/or PBB in relation to any matter on this Campaign shall be final, conclusive and binding on them. PIBB and/or PBB will not entertain any appeals or correspondences from any Eligible Participants and/or third party.
- 4.3 The Eligible Participants agree and grant their consent to PIBB and/or PBB to process, collect, use and store all of their information relating to TD-i, Current Account/Current Account-i and Savings Account/Savings Account-i for the purpose of this Campaign.
- 4.4 PIBB and/or PBB 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 PIBB's and/or PBB's gross negligence or willful misconduct specifically related to this Campaign.
- 4.5 PIBB and/or PBB 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.
- 4.6 To the fullest extent permitted by law, PIBB and/or PBB 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.

- 4.7 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.
- 4.8 PIBB reserves the right to add, delete or vary these Terms and Conditions, from time to time, wholly or in part, by providing prior notice to the Eligible Participants through posting on PIBB's website, displaying notice at PIBB's and/or PBB's branches or any other manner as may be determined by PIBB from time to time.
- 4.9 PIBB reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of this Campaign, in whole or in part, with prior notice. For the avoidance of doubt, any cancellation, withdrawal, suspension, extension or termination shall not entitle the Eligible Participants to any claim or compensation against PIBB and/or PBB for any and all losses or damages suffered or incurred by the Eligible Participants.
- 4.10 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 of Malaysia.
- 4.11 Eligible Participants may view PIBB's and/or PBB's Privacy Notice which states how PIBB and/or PBB uses their information at www.publicislamicbank.com.my or www.pbebank.com or any of PIBB's and/or PBB's branches.

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I/We confirm having read and understood the Terms and Conditions stipulated above, in particular, the terms affecting my/our obligations, have been adequately explained to me/us by the Bank's representative. I/We confirm my/our acceptance of all the above Terms and Conditions and I/we agree to participate in this Campaign and be bound by the same.

Dated this _____ day of _____ 20 _____

For Non-individual Signatory(ies)

Rubber Stamp of Organisation

Authorised Signatory

1st Applicant

2nd Applicant

Name:
I.C./Passport No.:
Date:

Name:
I.C./Passport No.:
Date:

3rd Applicant

4th Applicant

Name:
I.C./Passport No.:
Date:

Name:
I.C./Passport No.:
Date:

5th Applicant

6th Applicant

Name:
I.C./Passport No.:
Date:

Name:
I.C./Passport No.:
Date:

For Individual Signatory(ies)

Primary Account Holder
Name:
NRIC/Passport No.:
Contact No.:

Secondary Account Holder
Name:
NRIC/Passport No.:
Contact No.:

Secondary Account Holder
Name:
NRIC/Passport No.:
Contact No.:

Secondary Account Holder
Name:
NRIC/Passport No.:
Contact No.:

| For Bank's Use Only | |
|--|--|
| TD-i Account No. | |
| TD-i Receipt No. | |
| <p>Witnessed and Attended by:</p> <hr/> <p>(Officer's Signature and Rubber Stamp)</p> | |