

TERMS AND CONDITIONS GOVERNING PIBB CASA-i CAMPAIGN IN CONJUNCTION WITH PUBLIC BANK 60TH ANNIVERSARY

PIBB CASA-i Campaign (“Campaign”) is launched by Public Islamic Bank Berhad (“PIBB”) (Registration No. 197301001433 (14328-V)). The terms and conditions below shall govern this Campaign.

1. Campaign Period

- 1.1 This Campaign will run from **1 May 2026 until 31 December 2026**, both dates are inclusive, or such other dates as determined by PIBB (“Campaign Period”).
- 1.2 This Campaign is available at all Public Bank Berhad (“PBB”) and PIBB branches in Malaysia.

2. Eligibility

- 2.1 This Campaign is open to all new and existing individual customers aged 18 years old and above as at the time of participation (“Eligible Participant”).
- 2.2 In the case of a joint deposit, the Eligible Participant would be the first named accountholder of such account as stated in the records of PIBB.
- 2.3 The following persons are **NOT** eligible to participate in this Campaign:
 - a) permanent and/or contract employees of PIBB, Public Bank Berhad (“PBB”) 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 accounts held with PBB and/or PIBB are in delinquent or unsatisfactorily conducted as determined by PBB and/or PIBB.

3. Campaign Mechanics

3.1 The Eligible Products under this Campaign are as follows: -

Eligible Products	Description
Deposit Account*	Commodity Murabahah Savings Account-i (“CM SA-i”)
	Commodity Murabahah PB MySalary Savings Account-i (“CM PB MySalary SA-i”)
	Commodity Murabahah BASIC Savings Account-i (“CM BASIC SA-i”)
	Commodity Murabahah (CM) Current Account-i (“CM CA-i”)
	Commodity Murabahah (CM) Plus Current Account-i (“CM Plus CA-i”)
	Commodity Murabahah (CM) BASIC Current Account-i (“CM BASIC CA-i”)

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

(CM SA-i, CM PB MySalary SA-i, CM BASIC SA-i, CM CA-i, CM Plus CA-i, and CM BASIC CA-i shall be collectively referred to as “**Participating Islamic Account**”).

3.2 During the Campaign Period, the Eligible Participant will stand a chance to win a Monthly Cash Reward of RM60 (“Cash Reward”) and/or a luxury watch (Breitling Chronomat Automatic GMT 40) (“Luxury Watch”), details are as follows:-

Cash Reward

3.2.1 The top thirty (30) Eligible Participants who maintain the highest Incremental Daily Average Balance (“DAB”) and maintain a minimum balance of at least RM28,000 in their Participating Islamic Account for the relevant calendar month during the Campaign Period will be entitled to win the Cash Reward.

For the avoidance of doubt, if the Eligible Participant maintains more than one (1) Participating Islamic Account, each Participating Islamic Account

will be computed separately, not cumulatively for the purpose of determining whether the Eligible Participant fulfils the above criteria.

3.2.2 Each Eligible Participant is entitled to win one (1) Cash Reward only under this Campaign.

3.2.3 The winners for the Cash Reward will be notified by PIBB within sixteen (16) days after the end of each calendar month and it will be credited by the end of the following month.

Luxury Watch

3.2.4 The top twelve (12) Eligible Participants who maintain the highest Incremental Monthly Average Balance (“MAB”) and maintain a minimum balance of at least RM288,000 in their Participating Islamic Account throughout the Campaign Period will be entitled to win the Luxury Watch.

For the avoidance of doubt, if the Eligible Participant maintains more than one (1) Participating Islamic Account, each Participating Islamic Account will be computed separately, not cumulatively for the purpose of determining whether the Eligible Participant fulfils the above criteria.

3.2.5 Each Eligible Participant is entitled to win one (1) Luxury Watch only under this Campaign.

3.3. The calculation for DAB and MAB are as follows:

Calculation for DAB and Incremental DAB:

(i) New Participating Islamic Account opened during the Campaign Period:

Description	Account Opening Month
DAB	Aggregated daily day-end balances from the day the account is opened to the last day of the calendar month divided by total actual number of days from the day the account is opened to the last day of the calendar month
Baseline	The baseline is zero

Incremental DAB	DAB minus Baseline
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(ii) Participating Islamic Account is opened prior to the Campaign Period:

Description	Relevant Calendar Month during the Campaign Period
DAB	Aggregated daily day-end balances for the calendar month divided by total actual number of days in the calendar month
Baseline	Day-end balance of the previous calendar month
Incremental DAB	DAB minus Baseline

Calculation for MAB and Incremental MAB:

(iii) New Participating Islamic Account opened during the Campaign Period:

Description	Account Opening Month	Subsequent Month
MAB	Aggregated daily day-end balances from the day the account is opened to the last day of the calendar month divided by total actual number of days from the day the account is opened to the last day of the calendar month	Aggregated daily day-end balances for the calendar month divided by total actual number of days in the calendar month
Baseline	The baseline is zero	MAB of the previous calendar month
Incremental MAB	MAB minus Baseline	

(iv) Participating Islamic Account opened prior to the Campaign Period:

Description	May 2026	Subsequent Month
MAB	Aggregated daily day-end balances for the calendar month divided by total actual number of days in the calendar month	
Baseline	Day-end balance as at the previous calendar month	MAB of the previous calendar month
Incremental MAB	MAB minus Baseline	

The illustration in relation to the calculation is in Appendix I.

- 3.3 All monies or funds placed under this Campaign for the purposes of the Incremental DAB and/or Incremental MAB must be from fresh funds. “Fresh funds” refer to funds that do not originate from any existing funds in the Eligible Participant’s Islamic deposit account whether held solely or jointly with another person maintained with PIBB. Monies and/or funds originating from PBB accounts will be considered as fresh funds.
- 3.4 This Campaign is not valid with other product promotions that are concurrently offered by PIBB.

4. Tie Break Mechanism

4.1 In the event where:

- (a) there is a tie between the Eligible Participant’s Incremental DAB and/or Incremental MAB, the Eligible Participant who maintains the higher closing balance in the Participating Islamic Account at the end of the relevant calendar month and/or Campaign Period will be ranked higher than the Eligible Participant with the lower closing balance in the Participating Islamic Account;
- (b) there is a tie on the Incremental DAB and/or MAB and the closing balance in the Participating Islamic Account, the Eligible Participant who achieves the minimum balance of RM28,000 and/or RM288,000 (whichever applicable) earlier in their Participating Islamic Account as reflected in

PIBB's records will be ranked higher than the Eligible Participant who achieves the minimum balance on a later date and time;

- (c) there is a tie on 4.1(a) and 4.1(b) above, the Eligible Participant who maintains the minimum balance of RM28,000 and/or RM288,000 (whichever applicable) for a longer duration during the relevant calendar month and/or the Campaign Period will be ranked higher than the Eligible Participant who maintains the minimum balance for a shorter period;
- (d) there is a tie on 4.1(a), 4.1(b) and 4.1(c) above, the winner shall be determined by way of a draw conducted by PIBB in a fair and transparent manner, in the presence of an independent witness and in accordance with Shariah principles.

For the avoidance of doubt, the draw mechanism shall not involve any form of entry fee, payment, or consideration from the Eligible Participants and shall be conducted solely as a last resort.

5. Cash Reward Fulfilment

- 5.1 The Cash Reward winners are required to maintain a Participating Islamic Account with PIBB for the purposes of crediting the Cash Rewards.
- 5.2 The Eligible Participants will not be entitled to the Cash Reward under this Campaign in the event their Participating Islamic Account are closed, suspended, cancelled, terminated, dormant or inactive prior to the crediting of the Cash Reward.

6. Luxury Watch Fulfillment

- 6.1 The winners for the Luxury Watch will be notified by PIBB within sixteen (16) weeks after the end of the Campaign Period by phone call and/or Short Message Service ("SMS") and they are required to collect the Luxury Watch from PBB/PIBB branch within eight (8) weeks from the date of such notification ("Collection Period). PIBB may forfeit the Luxury Watch and reserves the right to select and contact the next short-listed Eligible Participant who complies with the criteria in the event the Luxury Watch is not collected within the Collection Period.
- 6.2 Upon collection of the Luxury Watch, the winners shall immediately check and examine the Luxury Watch for any defect or damage at the branch. Any

defect or damage shall be reported to the branch's staff immediately upon inspection of the Luxury Watch.

- 6.3 PIBB disclaims any liability, obligation or duty relating to the Luxury Watch. PIBB makes no representation or warranty for the Luxury Watch and shall not be responsible to replace any defective Luxury Watch 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 Luxury Watch.
- 6.4 Any risk of loss or damage to the Luxury Watch will be passed to the winners upon delivery/collection of the Luxury Watch to/by the winners. PIBB shall not be liable for or obliged to recognize or replace any lost, damaged or stolen Luxury Watch.
- 6.5 The prizes under this Campaign are not transferable to any third party, non-negotiable and non-exchangeable for up-front cash, credit or kind, in part or in full.
- 6.6 The Luxury Watch is given out on "as is" basis.
- 6.7 Choice of colour for the Luxury Watch, if any, is not available.
- 6.8 PIBB shall not be liable for any tax or incidental cost relating to the prizes under this Campaign which may be imposed by any authority or third party due to the Eligible Participant's entitlement to the prizes.
- 6.9 Any picture shown in any advertising, promotional, publicity and other marketing materials ("Marketing Materials") in relation to this Campaign are solely for illustration purpose and may not depict the actual colour, model or specifications of the Luxury Watch. The Luxury Watch does not include any accessories or items shown in such Marketing Materials.

7. General Terms and Conditions

- 7.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these terms and conditions, the terms and conditions governing Participating Islamic Account (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

Participating Islamic Account, these terms and conditions shall prevail for the purpose of this Campaign.

- 7.2 The Eligible Participant acknowledges and agrees that the records of transactions maintained by PIBB and the decision of PIBB in relation to any matter on this Campaign shall be final, conclusive and binding on them. PIBB will not entertain any appeals or correspondences from any Eligible Participant and/or third party on any matter concerning this Campaign.
- 7.3 The Eligible Participant agrees and grants the consent to PIBB to process, collect, use and store all of the Eligible Participant's information relating to the Participating Islamic Account for the purpose of this Campaign.
- 7.4 PIBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participant and/or third party resulting directly or indirectly from this Campaign unless it is due to PIBB's gross negligence or willful misconduct specifically related to this Campaign.
- 7.5 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.
- 7.6 To the fullest extent permitted by law, 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.
- 7.7 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.
- 7.8 PIBB reserves the right:
 - a) to add, delete or vary these terms and conditions, from time to time, in whole or in part, by providing twenty-one (21) calendar days' prior notice to the Eligible Participant through posting on PIBB's website, displaying notice at PIBB's branches or any other manner as may be determined by 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 through posting on PIBB's website, displaying notice at PIBB's branches or any other manner as may be determined by 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 PIBB for any and all losses or damages suffered or incurred by the Eligible Participant whether as a direct or indirect result of such cancellation, withdrawal, suspension or termination; and
 - c) to revise the promotional profit rates under this Campaign by providing prior notice to the Eligible Participant through posting on PIBB's website, displaying notice at PIBB's branches or any other manner as may be determined by the PIBB from time to time.
- 7.9 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participant agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.
- 7.10 Eligible Participant may view PIBB's Privacy Notice which states how PIBB uses the Eligible Participant's information on PIBB website or at any of PBB and/or PIBB's branches.
- 7.11 The Eligible Participant is reminded to read and understand these Terms and Conditions before participating in this Campaign. In the event there are any terms that the Eligible Participant does not understand, the Eligible Participant is advised to seek independent advice and discuss further with PBB and/or PIBB's representative.

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1. DAB and Incremental DAB**Illustration 1:**

An Eligible Participant A opened a CM SA-i on 22 June 2026 which is during the Campaign Period.

Date	Daily day-end balances
22 June 2026 to 30 June 2026	RM100,000

Daily Average Balance:

June 2026	
Aggregated daily day-end balances from the day the Deposit account is opened to the last day of the calendar month	$RM100,000 \times 9 \text{ days} = RM900,000$
Total actual number of days from the day the Deposit account is opened to the last day of the calendar month	9 days
Total balance for first 21 days	RM0
Total balance for June	$RM900,000 + RM0 = RM900,000$
Number of days in June	30 days
Daily Average Balance (DAB) of the calendar month	$RM900,000 / 30 \text{ days} = RM30,000$

Incremental DAB:

Previous balance (before 22 June 2026)	RM0
Current DAB (after 22 June 2026)	RM30,000
Incremental DAB	$RM30,000 - RM0 = RM30,000$

Illustration 2:

An Eligible Participant B has maintained a CM SA-i which is during the Campaign Period.

Date	Daily day-end balances
30 April 2026	RM5,000
1 May 2026 to 10 May 2026	RM32,000
11 May 2026 to 31 May 2026	RM35,000

Daily Average Balance:

May 2026	
Total daily day-end balances for the calendar month	$(RM32,000 \times 10 \text{ days}) + (RM35,000 \times 21) = RM1,055,000$
Total actual number of days for the calendar month	30 days
Daily Average Balance (DAB) of the calendar month	$RM1,055,000 / 31 \text{ days} = RM34,032.30$

Incremental DAB:

Current DAB	RM34,032.30
Baseline (before campaign)	RM5,000
Incremental DAB	$RM34,032.30 - RM5,000 = RM29,032.30$

2. MAB and Incremental MAB

Illustration 1 : Eligible Participant A opened a CM SA-i on 15 May 2026 which is during the Campaign Period

Date	Daily day-end balances
15 May 2026 to 31 May 2026	RM288,000
1 June 2026 to 21 June 2026	RM296,000
22 June 2026 to 30 June 2026	RM298,000

May 2026	
Aggregated daily day-end balances from the day the Deposit account is opened to the last day of the calendar month	$RM288,000 \times 13 \text{ days} = RM3,744,000$
Total actual number of days from the day the Deposit account is opened to the last day of the calendar month	13 days
MAB of the calendar month	$RM3,744,000 / 13 \text{ days} = RM288,000$
Baseline	RM0
Incremental MAB of the calendar month	$RM288,000 - RM0 = RM288,000$

June 2026	
Aggregated daily day-end balances for the calendar month	$(RM296,000 \times 21 \text{ days}) + (RM298,000 \times 9 \text{ days}) = RM8,898,000$
Total actual number of days in the calendar month	30 days
MAB of the calendar month	$RM8,898,000 / 30 \text{ days} = RM296,600.00$
Baseline	RM288,000 i.e. MAB of the previous calendar month
Incremental MAB of the calendar month	$RM296,600 - RM288,000.00 = RM8,600.00$

Illustration 2 : Eligible Participant B has maintained a CM SA-i prior to the Campaign Period

Date	Daily day-end balances
30 April 2025	RM288,000
1 May 2026 to 15 May 2026	RM288,000
16 May 2026 to 31 May 2026	RM300,000
1 June 2026 to 30 June 2026	RM320,000

May 2026	
Aggregated daily day-end balances for the calendar month	$(RM288,000 \times 15 \text{ days}) + (RM320,000 \times 16 \text{ days}) = RM9,440,000$
Total actual number of days in the calendar month	31 days
MAB of the calendar month	$RM9,440,000 / 31 \text{ days} = RM304,516.13$
Baseline	RM288,000 i.e. day-end balance as at 30 April 2025
Incremental MAB of the calendar month	$RM304,516.13 - RM288,000.00 = RM16,516.13$

June 2026	
Aggregated daily day-end balances for the calendar month	$(RM320,000 \times 30 \text{ days}) = RM9,600,000$
Total actual number of days in the calendar month	30 days
MAB of the calendar month	$RM9,600,000 / 30 \text{ days} = RM320,000$
Baseline	RM16,516.13 i.e. MAB of the previous calendar month
Incremental MAB of the calendar month	$RM320,000 - RM16,516.13 = RM303,483.87$