

PESO REMITTANCE SERVICES CAMPAIGN

TERMS & CONDITIONS

“Peso Remittance Services” Campaign (Campaign) is launched by Public Bank Berhad (Company Registration No. 196501000672 (6463-H)) (“PBB”) and Public Islamic Bank Berhad (Company Registration No. 197301001433 (14328-V)) (“PIBB”). The terms and conditions below (“Terms and Conditions”) shall govern this Campaign.

1. Campaign Period

- 1.1 The Campaign will run from **1 July 2025** to **31 December 2025**, both dates are inclusive, or such other dates as determined by PBB and PIBB from time to time (“Campaign Period”).

2. Eligibility

- 2.1 The following participants are eligible to participate in this Campaign (“Eligible Participant”):

- a) individual aged 18 years old and above as at the time of participation including non-residents, permanent or contract employees of PBB, PIBB and Public Investment Bank Berhad; and
- b) non-individual, i.e. sole-proprietorship, partnerships, corporate entities, associations, clubs, schools and societies.

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

- a) individual who is or become mentally unsound;
- b) non-individual and individual who have been adjudicated bankrupt, wound-up or have legal proceedings of any nature instituted against them; and
- c) non-individual and individual 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 During the Campaign Period, Eligible Participant that remits monies in Philippine Peso (PHP) to any beneficiary in Philippines via **PESO Remittance Services (“PRS”)** will be entitled to a **50% discount on cable charges** of the PRS transactions, the details are set out in Clause 3.3.
- 3.2 This Campaign is applicable to PRS transactions which are performed over-the-counter (“OTC”) at any PBB’s and/or PIBB’s branches in Malaysia only.
- 3.3 The cable charges for PRS are as follows:

Transaction Amount	Purpose	Cable Charge* (after 50% discount)
Any Amount	Education and Worker Remittance Purpose	RM5
	Other Purpose	RM15

** In the event the cable charges is subject to Service Tax, such Service Tax shall be borne by the Eligible Participant.*

For the avoidance of doubt, cable charges stated above is exclusive of any applicable Service Tax.

- 3.4 The transaction performed via PRS is not protected by Perbadanan Insurans Deposit Malaysia.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these Terms and Conditions and the terms and conditions governing PRS (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 PRS, these Terms and Conditions shall prevail for the purpose of this Campaign.
- 4.2 The Eligible Participant acknowledges and agrees that the records of transactions maintained by PBB and PIBB and the decision of PBB and PIBB on any matter in relation to this Campaign shall be final, conclusive and binding on the Eligible Participant. PBB and PIBB will not entertain any appeals or correspondences from any Eligible Participant and/or third party on any matter concerning this Campaign.

- 4.3 The Eligible Participant agrees and grants the consent to PBB and PIBB to process, collect, use and store all of the Eligible Participant's information given in the remittance form for the purpose of this Campaign.
- 4.4 PBB and PIBB shall not be responsible nor accept any liabilities of any nature and howsoever arising or suffered by the Eligible Participant and/or third parties whether resulting directly or indirectly from this Campaign unless it is due to PBB's and/or PIBB's gross negligence or willful misconduct specifically related to this Campaign.
- 4.5 PBB and PIBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign offered and/or published in any mass media, marketing or advertising materials.
- 4.6 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 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 PBB and 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 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 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 of this Campaign shall not entitle the Eligible Participant to any claim or compensation against PBB / PIBB for any and all losses or damages suffered or incurred by the Eligible Participant, whether as a direct or indirect results of such cancellation, withdrawal, suspension or termination.

4.9 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.

4.10 The Eligible Participant may view PBB's and/or PIBB's privacy notice which states how PBB and/or PIBB uses the Eligible Participant's information on PBB's and/or PIBB's website or at any of PBB's and/or PIBB's branches.

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