

TERMS AND CONDITIONS GOVERNING THE BUNDLING CAMPAIGN

Bundling 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 **12 December 2025 until 31 January 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 Public Islamic Bank Berhad (PIBB) branches in Malaysia.

2. Eligibility

- 2.1 This Campaign is open to all individual customers aged 18 years old and above as at the time of participation (“Eligible Participant”).
- 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 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 Product(s) under **Bundling Campaign** are as follows:-

No.	Eligible Products*
1	Commodity Murabahah Savings Account-i (“CM SA-i”)
2	Commodity Murabahah PB MySalary Savings Account-i (“CM PB MySalary SA-i”)

3	Commodity Murabahah BASIC Savings Account-i ("CM Basic SA-i")
4	Term Deposit-i ("TD-i")

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

(CM SA-i, CM PB MySalary SA-i and CM Basic SA-i shall be collectively referred to as "**Participating Islamic Account**" hereinafter).

3.2 The Eligible Participant is required to make a total placement amount into TD-i and any one of the Participating Islamic Account over-the-counter at the ratio of 60 : 40 in order to enjoy the promotional profit rate on the TD-i as per Clause 3.8 below. The Eligible Participant is allowed to make multiple placements subject to the minimum total placement amount for each placement as per Clause 3.3 below.

For the avoidance of doubt, an Eligible Participant who does not maintain any Participating Islamic Account is required to open any one of the Participating Islamic Account to participate in this Campaign.

3.3 The minimum total placement amount to be deposited in the TD-i and the Participating Islamic Account is RM6,000 and RM4,000 respectively as shown in Table 1 below:

Table 1

Minimum Total Single Placement Amount (100%)	Placement Amount in TD-i (60%)¹	Placement Amount in Participating Islamic Account (40%)²
RM 10,000	RM 6,000	RM 4,000

¹ The tenure for the TD-i placed by the Eligible Participant is for either a 6-months or a 12-months period only.

² The amount placed in the Participating Islamic Account will be earmarked for a period corresponding to the Eligible Participant's TD-i tenure under this Campaign ("Earmarked Amount").

3.4 The TD-i placement is for six (6) months or twelve (12) months tenure only. The promotional profit rate is only applicable for one (1) cycle only. The TD-i will be automatically renewed at PIBB's prevailing board rate upon maturity and the Eligible Participant may opt for the TD-i profit to be added to the principal amount or credited into the Participating Islamic Account based on the PIBB's standard operational rules for crediting of TD-i profit to Participating Islamic Account.

- 3.5 All monies or funds placed under this Campaign 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 transfer/originate from PBB accounts considered as fresh funds. The Eligible Participant must inform and allow PIBB to affect the placement within seven (7) calendar days from the monies or funds are transferred or credited into the designated Participating Islamic Account, if not the monies or funds will no longer be deemed as “Fresh Funds”.
- 3.6 The TD-i placement and the Participating Islamic Account deposit made under this Campaign cannot be utilised for any other campaigns running concurrently during this Campaign Period.
- 3.7 The TD-i placement confirmation advice will be issued upon receipt and acceptance by PBB/PIBB of the TD-i placement under this campaign.
- 3.8 The promotional profit rate for the six (6) months or twelve (12) months tenure offered under this Campaign are as follows:

Tenure	Promotional Profit Rate for the TD-i (% p.a.)	Effective Profit Rate* (% p.a.)
6-Months	5.00	3.00 to 3.39
12-Months	5.30	3.18 to 3.57

*The Effective Profit Rate will vary according to the TD-i and the Participating Islamic Account placement and deposit amount. The calculation for the Effective Interest Rate are as follows:

Illustration 1:

An Eligible Participant places RM6,000 into TD-i and deposits RM4,000 into a CM SA-i respectively. RM6,000 will be placed in TD-i for six (6) months or twelve (12) months tenure and RM4,000 will be earmarked for a tenure which is corresponding to the Eligible Participant’s TD-i tenure under this Campaign.

The calculation for the total profit earned for six (6) months or twelve (12) months tenure are as follows:

i) Profit Earned under TD-i:

Amount	TD-i Promotional Profit Rate	Tenure	Total Profit Earned
RM6,000	5.00% p.a.	6-Months	RM150
RM6,000	5.30% p.a.	12-Months	RM318

ii) Profit Earned under CM SA-i:

Amount	CM SA-i Prevailing Profit Rate	Earmarked Period	Total Profit Earned
RM4,000	0.00% p.a. (First RM10,000)	6-Months	RM0
RM4,000	0.00% p.a. (First RM10,000)	12-Months	RM0

iii) Total Profit earned under 6-Months TD-i and 6-Months SA-i:
 $RM150 + RM0 = RM150$

Total Profit earned under 12-Months TD-i and 12-Months SA-i:
 $RM318 + RM0 = RM318$

iv) Effective Profit Rate:

6-Months Tenure: $(RM150 / RM10,000) \times (12 \text{ months} / 6 \text{ months}) \times 100\%$
 $= 3.00\% \text{ p.a.}$

12-Months Tenure: $(RM318 / RM10,000) \times 100\% = 3.18\% \text{ p.a.}$

The overall Effective Profit Rate is 3.00% p.a (6-months tenure) or 3.18% p.a (12-months tenure) respectively for the total sum of RM10,000.

Illustration 2:

An Eligible Participant places RM 15,000,000 into TD-i and deposits RM10,000,000 into participating CM SA-i respectively. RM15,000,000 will be placed in TD-i and RM10,000,000 will be earmarked in the Participating Islamic Accounts for a tenure which is corresponding to the Eligible Participant's TD-i tenure under this Campaign.

The calculation for the total profit earned for 6-months and 12-months tenure for each of the Participating Islamic Accounts are calculated as follows:

Calculation for CM SA-i

i) Profit Earned under TD-i:

Amount	TD-i Promotional Profit Rate	Tenure	Total Profit Earned
RM15,000,000	5.00% p.a.	6-Months	RM375,000
RM15,000,000	5.30% p.a.	12-Months	RM795,000

ii) Profit Earned under CM SA-i:

Amount	CM SA-i Prevailing Profit Rate	Earmarked Period	Total Profit Earned
RM10,000	0.00% p.a. (First RM10,000)	6-Months	RM0
RM350,000	0.05% p.a. (Next RM350,000)	6-Months	RM87.50
RM500,000	0.15% p.a. (Next RM500,000)	6-Months	RM375
RM9,140,000	0.25% p.a. (Thereafter)	6-Months	RM11,425
Total			RM11,887.50

Amount	CM SA-i Prevailing Profit Rate	Earmarked Period	Total Profit Earned
RM10,000	0.00% p.a. (First RM10,000)	12-Months	RM0
RM350,000	0.05% p.a. (Next RM350,000)	12-Months	RM175
RM500,000	0.15% p.a. (Next RM500,000)	12-Months	RM750
RM9,140,000	0.25% p.a. (Thereafter)	12-Months	RM22,850
Total			RM23,775

iii) Total Profit Earned under TD-i 6-Months and CM SA-i earmarking 6-Months: $RM375,000 + RM11,887.50 = RM386,887.50$
 Total Profit Earned under TD-i 12-Months and CM SA-i earmarking 12-Months: $RM795,000 + RM23,775 = RM818,775.00$

- iv) Effective Profit Rate: $(RM386,887.50 / RM25,000,000) \times (12 \text{ months} / 6 \text{ months}) \times 100\% = \mathbf{3.10\% \text{ p.a.}}$

Effective Profit Rate: $(RM818,775 / RM25,000,000) \times 100\% = \mathbf{3.28\% \text{ p.a.}}$

The overall Effective Profit Rate for CM SA-i is 3.10% p.a (6-months tenure) or 3.28% p.a (12-months tenure) respectively for the total sum of RM25,000,000.

Calculation for CM Basic SA-i

- i) Profit Earned under CM Basic SA-i:

Amount	CM Basic SA-i Prevailing Profit Rate	Earmarked Period	Total Profit Earned
RM10,000,000	0.25% p.a. (All Balances)	6-Months	RM12,500
Total			RM12,500

Amount	CM Basic SA-i Prevailing Profit Rate	Earmarked Period	Total Profit Earned
RM10,000,000	0.25% p.a. (All Balances)	12-Months	RM25,000
Total			RM25,000

- ii) Total Profit Earned under TD-i 6-Months and CM Basic SA-i earmarking 6-Months: $RM375,000 + RM12,500 = RM387,500$

Total Profit Earned under TD-i 12-Months and CM Basic SA-i earmarking 12-Months: $RM795,000 + RM25,000 = RM820,000$

- iii) Effective Profit Rate: $(RM387,500 / RM25,000,000) \times (12 \text{ months} / 6 \text{ months}) \times 100\% = \mathbf{3.10\% \text{ p.a.}}$

Effective Profit Rate: $(RM820,000 / RM25,000,000) \times 100\% = \mathbf{3.28\% \text{ p.a.}}$

The overall Effective Profit Rate for CM Basic SA-i is 3.10% p.a (6-months tenure) or 3.28% p.a (12-months tenure) respectively for the total sum of RM25,000,000.

Calculation for CM PB MySalary SA-i

i) Profit Earned under CM PB MySalary SA-i:

Amount	CM PB MySalary SA-i Prevailing Profit Rate	Earmarked Period	Total Profit Earned
RM10,000	0.00% p.a. (First RM10,000)	6-Months	RM0
RM350,000	0.50% p.a. (Next RM350,000)	6-Months	RM875
RM500,000	0.70% p.a. (Next RM500,000)	6-Months	RM1750
RM9,140,000	1.00% p.a. (Thereafter)	6-Months	RM45,700
Total			RM48,325

Amount	CM PB MySalary SA-i Prevailing Profit Rate	Earmarked Period	Total Profit Earned
RM10,000	0.00% p.a. (First RM10,000)	12-Months	RM0
RM350,000	0.50% p.a. (Next RM350,000)	12-Months	RM1750
RM500,000	0.70% p.a. (Next RM500,000)	12-Months	RM3500
RM9,140,000	1.00% p.a. (Thereafter)	12-Months	RM91,400
Total			RM96,650

ii) Total Profit Earned under TD-i 6-Months and CM PB MySalary SA-i earmarking 6-Months: $RM375,000 + RM48,325 = RM423,325$

Total Interest Earned under TD-i 12-Months and CM MySalary SA-i earmarking 12-Months: $RM795,000 + RM96,650 = RM891,650$

iii) Effective Profit Rate: $(RM423,325 / RM25,000,000) \times (12 \text{ months} / 6 \text{ months}) \times 100\% = \mathbf{3.39\% \text{ p.a.}}$

Effective Profit Rate: $(RM891,650 / RM25,000,000) \times 100\% = \mathbf{3.57\% \text{ p.a.}}$

The overall Effective Profit Rate for CM Basic SA-i is 3.39% p.a (6-months tenure) or 3.57% p.a (12-months tenure) respectively for the total sum of RM25,000,000.

- 3.9 The accountholder(s) for TD-i and Participating Islamic Account must be in the name of the same individuals(s).
- 3.10 Profit is calculated based on the actual number of days.
- 3.11 Upon maturity, the TD-i profit will be added to principal amount or credited into the Eligible Participant's Participating Islamic Account with the respective Earmarked Amount in accordance with PIBB's standard operational rules for crediting of TD-i profit to Participating Islamic Account.
- 3.12 The Eligible Participant is required to sign the "BUNDLING CAMPAIGN: LETTER OF EARLY UPLIFTMENT (LEU)" should the Eligible Participant intend to perform early upliftment on the earmarked deposit in the Participating Islamic Account under this campaign. In the case of a joint account, all accountholders are required to sign the LEU.
- 3.13 In the event of an early upliftment of the earmarked deposit in the Participating Islamic Account that is before the maturity period of the tenure for any reason (including the closing of the Participating Islamic Account), the profit rate of the TD-i which is placed under this Campaign will then be converted to profit rate of PIBB's prevailing board rate according to the tenure on the original placement date of the TD-i.

For the avoidance of doubt, if the earmarked deposit in the Participating SA-i is uplifted prior to the maturity of the tenure, the TD-i will not be entitled to the promotional profit rate.

- 3.14 Any TD-i placement which is made under this Campaign and withdrawn prior to its maturity will not be entitled to any profit.

The above condition will remain applicable upon renewal of the TD-i placement.

Upon premature withdrawal of the TD-i placement prior to maturity, the earmarked deposit amount of the Participating Islamic Account will be uplifted concurrently.

- 3.15 Partial withdrawal of the TD-i placement is NOT allowed.
- 3.16 All instructions for withdrawal of the placement of TD-i and/or the upliftment of the Earmarked Amount in the Participating Islamic Account must be made by giving clear and precise instructions in writing and duly signed by the authorized signatory(ies) of the TD-i and/or the Participating Islamic Account accountholder(s). PIBB is entitled to refuse/refrain from carrying out such instructions if the signature(s) on any such document appears to PIBB, as the case may be, differ from the specimen signature(s) in PIBB's system. All alterations in such instructions should not be confirmed by the authorized

signatory(ies) in which the signature(s) shall be in accordance with the specimen signature(s) in PIBB system.

- 3.17 Any TD-i placement and the Earmarked Amount made under the Campaign shall not be pledged as security for overdraft, cash line facility-i or any other facility or financing.
- 3.18 This Campaign is not valid with other product promotions that are concurrently offered by PIBB.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these terms and conditions, the terms and conditions governing Eligible Product (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 Eligible Product, 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 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.
- 4.3 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 Eligible Product for the purpose of this Campaign.
- 4.4 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.
- 4.5 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.
- 4.6 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.
- 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:

- 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.

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 Eligible Participant may view PIBB's Privacy Notice which states how PIBB uses the Eligible Participant's information on PIBB's website or at any of PIBB's branches.

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Dated this day of 20.....

- 1) I/We hereby confirm having read and understood the Terms and Conditions stipulated above and confirm my/our acceptance of all the above Terms and Conditions and I/we agree to be bound by the same.
- 2) I/We agree to the earmarking of my/our following Participating Islamic Account:-

Account No. :

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Amount : RM

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- 3) I/We acknowledge that, upon placement of the amount stated as per Item 2 above, I/we am/are entitled to the TD-i Promotional Profit Rate at a ratio of 60 (Term Deposit-i): 40 (Participating Islamic Account), should I/we allow the amount to be **earmarked for a period of six (6) / twelve (12) months.**

Earmark Start Date – Upon clearance of the Fresh Funds (cheques, etc) :

d	d	-	m	m	-	y	y	y	y
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Earmark Expiry Date – 6 months / 12 months from Earmark Start Date :

d	d	-	m	m	-	y	y	y	y
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(Example:
6 months tenure – If the Earmark Start Date is on 17 March 2025, the Earmark Expiry Date will be on 16 September 2025 and the funds will be available on 17 September 2025.

12 months tenure – If the Earmark Start Date is on 17 March 2025, the Earmark Expiry Date will be on 16 March 2026 and the funds will be available on 17 March 2026.)

