

TERMS AND CONDITIONS GOVERNING THE “PB PREMIER HIGH YIELD FIXED DEPOSIT” CAMPAIGN

The “PB Premier High Yield Fixed Deposit” Campaign (“Campaign”) is launched jointly 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 October 2024 to 31 December 2024**, both dates are inclusive, or such other dates as determined by PBB / PIBB (“Campaign Period”).

2. Eligibility

- 2.1 This Campaign is open to Red Carpet Banking (“RCB”) customers (“Eligible Participant”) only.
- 2.2 This Campaign is available at all PBB / PIBB branches including RCB centres in Malaysia.
- 2.3 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;
 - 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.

3. Campaign Mechanics

3.1 The eligible products under this Campaign are listed below:

- a) PB Series of Equity / Balanced / Mixed Asset Unit Trust Funds (“UT”); or
- b) PB Smart Link / PB Smart Elite / PB Signature Legacy (Single Premium Investment-Linked Insurance Plan) (“Insurance”) underwritten by AIA Berhad; or
- c) PB ExcelLink-i (Shariah-Compliant Single Contribution Investment-Linked Takaful Plan) (“Takaful”) underwritten by AIA PUBLIC Takaful Berhad.

The UT, Insurance and Takaful are collectively referred to as “Eligible Products”.

3.2 During the Campaign Period, Eligible Participant is eligible to a promotional interest / profit rate for the fixed deposit placement under PLUS Fixed Deposit (Conventional) (“PLUS FD”) or Term Deposit-i (Islamic) (“TD-i”) as stated in **Appendix I** when they fulfill all of the following criteria:

- a) successfully invest / purchase / subscribe any of the Eligible Products with a minimum investment amount as stated in the tables below; and
- b) place a minimum deposit of PLUS FD or TD-i as per the tables below within seven (7) working days from the date of investment / purchase / subscription of the Eligible Products.

Eligible Products - PB Signature Legacy

Insurance (PB Signature Legacy) : PLUS FD Ratio	Minimum Amount (RM)		
	Insurance (PB Signature Legacy)	PLUS FD	Total
2 : 1	200,000	100,000	300,000
5 : 1	250,000	50,000	300,000

Other Eligible Products (other than PB Signature Legacy)

UT / Insurance / Takaful : PLUS FD / TD-i Ratio	Minimum Amount (RM)		
	UT / Insurance / Takaful	PLUS FD / TD-i	Total
2 : 1	100,000	50,000	150,000
5 : 1	250,000	50,000	300,000

PLUS FD and TD-i are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

- 3.3 For the avoidance of doubt, the amount to be placed under PLUS FD or TD-i is based on the ratio of the UT / Insurance / Takaful amount for the Eligible Products against the PLUS FD or TD-i placement that is either at ratio of 2:1 or 5:1 as stated in Appendix I, subject to the minimum amount of RM50,000.

The following illustration applies to PB Signature Legacy as the minimum single premium for PB Signature Legacy is RM200,000.

Illustration (1)

If the Eligible Participant purchases a PB Signature Legacy for a premium amount of RM200,000, the Eligible Participant is only entitled to place RM100,000 PLUS FD based on the ratio of 2:1 . The Eligible Participant cannot place PLUS FD based on the ratio of 5:1 as the corresponding PLUS FD amount is RM40,000 and thus does not meet the minimum placement amount as stated in clause 3.3.

Illustration (2)

If the Eligible Participant purchases a PB Signature Legacy for a premium amount of RM250,000, the Eligible Participant can choose to place PLUS FD based on the ratio of 2:1 (PLUS FD = RM125,000) or 5:1 (PLUS FD = RM50,000).

The following illustration applies to other Eligible Products (other than PB Signature Legacy).

Illustration (1)

If the Eligible Participant invests / purchases / subscribes other Eligible Products (other than PB Signature Legacy) with a minimum UT / Insurance / Takaful amount of RM100,000, the Eligible Participant is only entitled to place RM50,000 PLUS FD / TD-i based on the ratio of 2:1 . The Eligible Participant cannot place the PLUS FD / TD-i based on the ratio of 5:1 as the corresponding PLUS FD / TD-i amount is RM20,000 and thus does not meet the minimum placement amount as stated in clause 3.3.

Illustration (2)

If the Eligible Participant invests / purchases / subscribes other Eligible Products (other than PB Signature Legacy) with a minimum UT / Insurance / Takaful amount of RM250,000, the Eligible Participant can choose to place PLUS FD / TD-i based on the ratio of 2:1 (PLUS FD / TD-i = RM125,000) or 5:1 (PLUS FD / TD-i = RM50,000).

- 3.4 The Eligible Participant is required to invest / purchase / subscribe the Eligible Products before making a fixed deposit placement under PLUS FD or TD-i. The investment / purchase / subscription of Eligible Products and the deposit placement must be made at the same branch.

- 3.5 The UT accountholder(s) or Insurance policy owner or Takaful certificate owner who invests / purchases / subscribes the Eligible Products must be the PLUS FD / TD-i accountholder or ONE of the PLUS FD / TD-i accountholders, in the case of joint account.

Terms Specific to PLUS FD / TD-i

- 3.6 All monies or funds placed under PLUS FD / TD-i must be from fresh funds. “Fresh funds” refers to any monies or funds which do 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 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”.
- 3.7 TD-i placement is only applicable for investment in PB Series of Shariah based Equity / Balanced / Mixed Asset Funds or subscription of Takaful.
- 3.8 The Eligible Participant is allowed to make PLUS FD / TD-i placements in multiple receipts (in the same placement amount and tenure) and all placements must be made on the same day.
- 3.9 The PLUS FD / TD-i placement is for 3-Month or 8-Month only. The promotional interest / profit rate is applicable for one (1) cycle only. The PLUS FD / TD-i will be automatically renewed for 3-Month or 8-Month tenure at 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 designated conventional / Islamic current account or savings account (“CASA / CASA-i”) upon maturity.
- 3.10 The accountholder(s) for PLUS FD / TD-i and CASA / CASA-i must be in the name of the same individual(s).
- 3.11 Interest or profit (whichever applicable) is calculated based on the actual number of days.
- 3.12 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 designated CASA / CASA-i in accordance with PBB’s / PIBB’s standard operational rules for crediting of PLUS FD interest / TD-i profit into CASA / CASA-i.
- 3.13 **Any PLUS FD / TD-i placement which is 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.

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

- 3.15 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 with regard to the withdrawal and disposal of the placement. PBB and PIBB are entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB/PIBB, as the case may be, differ from the specimen signature(s) in PBB's / 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 PBB's / PIBB's system.
- 3.16 Any PLUS FD / TD-i placement made under this Campaign shall not be pledged as security for any overdraft, cash line facility-i, any other facility or financing.

Terms Specific to UT

- 3.17 Eligible Participant is allowed to invest in multiple funds provided that it must be done on the same day at the same branch.
- 3.18 The following UT are NOT eligible to participate in this Campaign:
- a) Switching from loaded funds into the funds stated in clause 3.1;
 - b) Investments made using funds from Employees Provident Fund (EPF);
 - c) Investments made via online platform such as Public Mutual Online;
 - d) Investments into Public e-Series Funds; and/or
 - e) Investments into any Private Retirement Scheme (PRS) funds.
- 3.19 The Eligible Participant is deemed to have not fulfilled the criteria stated in Clause 3.2 above if the investment in UT is cancelled during the "cooling-off period". In such case, the interest / profit rate for the deposit placement under PLUS FD / TD-i will be converted to PBB's / PIBB's prevailing interest / profit board rate as at the date of placement for the respective tenure of the PLUS FD / TD-i.
- 3.20 "Cooling-off period" refers to a period of six (6) business days commencing from the date of receipt of the investment application form by and payment to Public Mutual Berhad ("PMB"). Such cooling-off period is only applicable to Eligible Participant who invests in any UT with PMB for the first time.
- 3.21 The investment of UT is also subject to the terms and conditions issued by PMB.

Terms Specific to Insurance / Takaful

- 3.22 The Eligible Participant is deemed to have not fulfilled the criteria stated in Clause 3.2 above if the Insurance / Takaful (whichever applicable) is cancelled during the "free look period". In such case, the interest / profit rate for the fixed deposit placement under PLUS FD / TD-i will be converted to PBB's / PIBB's prevailing interest / profit board rate as at the date of placement for the respective tenure of the PLUS FD / TD-i.

- 3.23 “Free-look period” refers to a period of fifteen (15) days commencing from the date of receipt of the policy document or certificate, as the case may be, pertaining to Insurance / Takaful product, whether it is hardcopy / e-Policy / e-Certificate by the Eligible Participant.
- 3.24 The purchase of Insurance / Takaful subscription is also subject to the terms and conditions issued by AIA Berhad or AIA PUBLIC Takaful Berhad, as the case may be.

Other Terms

- 3.25 The deposits in the PLUS FD / TD-i and investment / purchase / subscription of any Eligible Products under this Campaign shall not be earmarked or utilised for any other campaigns or promotions.
- 3.26 This Campaign is not valid with other campaigns and/or promotions that are concurrently offered by PBB and/or 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 the Eligible Products, PLUS FD and TD-i, RCB membership and 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 Products, PLUS FD and TD-i, RCB membership and CASA / CASA-i, 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 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 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 relating to the Eligible Products, PLUS FD, TD-i, RCB membership and CASA / CASA-i for the purpose of this Campaign.
- 4.4 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 third parties resulting directly or indirectly from this Campaign unless it is due to PBB’s / PIBB’s gross negligence or wilful misconduct specifically related to this Campaign.
- 4.5 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.

- 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, 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 PBB and PIBB reserve 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 other 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 the 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 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 result of such cancellation, withdrawal, suspension or termination; and
 - c) to revise the promotional interest / profit rates under this Campaign by providing 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.
- 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 / PIBB's Privacy Notice which states how PBB / PIBB uses the Eligible Participant's information on PBB's / PIBB's website or at any of PBB's / PIBB's branches.
- 4.11 The Eligible Participants are reminded to read and understand these terms and conditions before participating in this Campaign. In the event there are any terms that the Eligible Participants do not understand, the Eligible Participants are advised to seek independent advice and discuss further with PBB's / PIBB's representative.

The promotional interest / profit rates offered under “PB Premier High Yield Fixed Deposit” Campaign are as follows:

PLUS FD / TD-i Amount (RM)	Promotional Interest / Profit Rates (% p.a.)			
	UT / Insurance / Takaful : PLUS FD / TD-i Ratio (2 : 1)		UT / Insurance / Takaful: PLUS FD / TD-i Ratio (5 : 1)	
	3-Month	8-Month	3-Month	8-Month
50,000 to less than 300,000	6.15	4.45	12.95	7.00
300,000 and above	7.75	5.05	16.95	8.50