

PB FOREIGN TELEGRAPHIC TRANSFER CAMPAIGN

TERMS & CONDITIONS

The “PB Foreign Telegraphic Transfer” 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 / PIBB (“Campaign Period”).

2. Eligibility

- 2.1 The following participants are eligible to participate in this Campaign:
 - a) All Public Bank Online Banking users including the sole proprietor who maintain Conventional Personal Current Account or Savings Account (CASA) or Islamic Current Account-i or Savings Account-i (CASA-i) with PBB or PIBB. This includes permanent or contract employees of PBB, PIBB and Public Investment Bank Berhad (“Eligible Participant”)
- 2.2 The following persons are **NOT** eligible to participate in this Campaign:
 - a) Non-individual customers i.e. partnerships, corporate entities, associations, clubs, schools and societies;
 - b) Persons who are or become mentally unsound;
 - c) Persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
 - d) Persons whose accounts held with PBB and/or PIBB are in delinquent or unsatisfactorily conducted as determined by PBB and/or PIBB.
- 2.3 The Eligible Participant must enroll himself or herself through Public Bank Online Banking in order to participate in this Campaign.
- 2.4 The Campaign is applicable to **Online Outward Remittance i.e. Outward Foreign Telegraphic Transfer (“FTT”)** transactions performed via Public Bank Online Banking.
- 2.5 The transaction performed via Outward FTT is not protected by Perbadanan Insurans Deposit Malaysia.

3. Campaign Mechanics

- 3.1 The Eligible Participant may enjoy **50% discount on cable charges** on all Outward FTT transactions performed via Public Bank Online Banking during this Campaign Period.
- 3.2 The 50% discount on cable charges for Outward FTT are as follows:

Transaction Amount	Currency Type	50% discount on Cable Charges*
Any Amount	All Currencies for Education Purpose	RM5
	SGD	RM7.50
	Other Currencies for All Purposes	RM15
Above RM10,000 equivalent (applicable to Workers Remittance Purpose)	All Currencies	RM5

* *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.

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 which governing Outward FTT, the terms and conditions governing Public Bank Online Banking and/or any other terms and conditions governing the services utilised by the Eligible Participant relating to this Campaign (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 Outward FTT, the terms and conditions governing Public Bank Online Banking and any other terms and conditions governing the services utilised by the Eligible Participant relating to this Campaign, 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 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 resulting directly or indirectly from this Campaign unless it is due to PBB's 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, the Terms and Conditions shall prevail.
- 4.8 To the fullest extent permitted by law, PBB / PIBB shall not be responsible for any failure or delay in the transmission of any transactions being transacted through Public Bank Online Banking and Mobile Banking or being captured in PBB's / PIBB's system, which may result in the Eligible Participant being omitted from the selection process during the Campaign Period.
- 4.9 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 day 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 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.

4.10 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 in Malaysia.

4.11 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.

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