

**TERMS AND CONDITIONS GOVERNING THE
“PB eTERM DEPOSIT-i 15-MONTH AND 18-MONTH” CAMPAIGN
VIA FPX**

The “PB eTerm Deposit-i 15-Month and 18-Month” Campaign via FPX (“Campaign”) is launched by Public Islamic Bank Berhad [Registration No. 197301001433 (14328-V)] (“PIBB”). These terms and conditions below (“Terms and Conditions”) shall govern this Campaign.

1. Campaign Period

- 1.1 This Campaign will run from **1 January 2025 to 31 March 2025** [both dates inclusive (“Campaign Period”)].
- 1.2 This Campaign is available at PBe Online Banking (“PBe”).

2. Eligibility

- 2.1 This Campaign is open to all new and existing PB eTerm Deposit-i (“PB eTD-i” or “eTD-i”) individual account holders (“Eligible Participant”).
- 2.2 The following persons are **NOT** eligible to participate in this Campaign:
 - a) joint conventional Current Account/Savings Account or Islamic Current Account-i/Savings Account-i (“CASA/CASA-i”) account holders.
 - b) permanent and/or contract employees of PIBB, Public Bank Berhad (“PBB”) and Public Investment Bank Berhad;
 - c) non-individual customers i.e. partnerships, corporate entities, associations, clubs, schools and societies;
 - d) persons who are or become mentally unsound;
 - e) persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
 - f) persons whose accounts held with PIBB or PBB are in delinquent or unsatisfactorily conducted as determined by PIBB or PBB.

3. Campaign Mechanics

3.1 The Eligible Product under this Campaign is **PB eTD-i***.

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

3.2 Subject to these Terms and Conditions, Eligible Participants are entitled to enjoy the following promotional profit rate for their eTD-i placement which is made via Financial Process Exchanges (“FPX”) fund transfer from other banks during the Campaign Period.

For campaign period from 1 January 2025 to 31 March 2025:

Tenure	Promotional Profit Rate (% p.a.)
15-month	3.35
18-month	3.25

FPX is a secure online payment method that facilitates interbank transfer of funds and it is operated by Payments Network Malaysia Sdn Bhd. (“PayNet”). For further details, Eligible Participants may view it at <https://www.paynet.my/business-fpx.html>

3.3 A CASA/CASA-i must be selected during the PB eTD-i account opening (“Designated CASA”) and tagged to the PB eTD-i account for placement/withdrawal/ profit crediting purposes. The PB eTD-i will then be linked to the Designated CASA. The Designated CASA shall be held solely by the Eligible Participant.

3.4 For eTD-i placement made via FPX fund transfer, the maximum placement amount per transaction is subject to the limit permitted by PIBB and/or PBB or the limit permitted by and set with the relevant banks in relation to such transfer, whichever is lower. Any profit payment or withdrawal of the eTD-i will be credited into the Designated CASA.

3.5 Eligible Participants are allowed to make multiple placement through FPX subject to the following minimum and maximum eTD-i placement allowed during the Campaign Period:

Minimum Placement	Maximum Placement
RM5,000 (per placement)	NIL

- 3.6 The promotional profit rate is only available for eTD-i placement made via FPX fund transfer during the Campaign Period, from six (6) a.m. to eleven (11) p.m., seven (7) days a week, or during such hours as stipulated by PIBB and/or PBB.
- 3.7 The eTD-i placement via FPX is for **15-Month or 18-Month tenure only**. The promotional profit rate is applicable for one (1) cycle only. Upon maturity, the eTD-i will be automatically renewed for 15-Month or 18-Month tenure at PIBB's prevailing board rates with the eTD-i profit credited into the Eligible Participant's Designated CASA on six (6) monthly basis.
- 3.8 Profit is calculated based on the actual number of days.
- 3.9 Upon maturity, the eTD-i profit will be credited into the Eligible Participant's Designated CASA in accordance to PIBB's standard operational rules for crediting of eTD-i profit to Designated CASA.
- 3.10 Withdrawals of PB eTD-i can only be performed via PBe. The principal sum and profit earned (if any) will be automatically credited into the Designated CASA.
- 3.11 **Any eTD-i placement made under this Campaign which are withdrawn prior to their maturity will not be entitled to any profit.**
- The above condition will remain applicable upon renewal of eTD-i placements.**
- 3.12 Partial withdrawal of the eTD-i placement is **not** allowed.
- 3.13 This Campaign is **not** valid with any other product promotions or campaigns that are concurrently offered by PIBB.
- 3.14 Any placement made in eTD-i under this Campaign is not allowed to be pledged as security for any Cash Line Facility-i or any other facility or financing.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Participant agree to be bound by these Terms and Conditions, the terms and conditions governing the eTD-i and the terms and conditions governing 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 eTD-i and the terms and conditions governing CASA/CASA-i, these Terms and Conditions shall prevail for the purpose of this Campaign.
- 4.2 The Eligible Participants acknowledge and agree that the records of transactions maintained by PIBB and/or PBB and the decision of PIBB and/or PBB in relation to any matter on this Campaign shall be final, conclusive and binding on them. PIBB and/or PBB will not entertain any appeals or correspondences from any Eligible Participants and/or third party.
- 4.3 The Eligible Participants agree and grant their consent to PIBB and/or PBB to process, collect, use and store all of their information relating to the eTD-i, CASA/CASA-i for the purpose of this Campaign.
- 4.4 PIBB and/or PBB 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 PIBB's and/or PBB's gross negligence or willful misconduct specifically related to this Campaign.
- 4.5 PIBB and/or PBB 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, PIBB and/or PBB 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 and/or PBB reserves the right:

- a) to add, delete or vary these Terms and Conditions, from time to time, wholly 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 and/or PBB's branches or any other manner as may be determined by PIBB and/or PBB from time to time.
- 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 PIBB's website, displaying notice at PIBB's and/or PBB's branches or any other manner as may be determined by PIBB and/or PBB 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 and/or PBB for any and all losses or damages suffered or incurred by the Eligible Participant.
- c) to revise the promotional profit rate under the Campaign by providing prior notice to the Eligible Participant through posting on PIBB's website, displaying notice at PIBB's and/or PBB's branches or any other manner as may be determined by PIBB and/or PBB 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 agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.

4.10 Eligible Participants may view PIBB's and/or PBB's Privacy Notice which states how PIBB and/or PBB uses their information at www.publicislamicbank.com.my or www.pbebank.com or any of PIBB's and/or PBB'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 PIBB's representative.

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