

PB GOLDEN FORTUNE 2025 CAMPAIGN

TERMS & CONDITIONS

The PB Golden Fortune 2025 Campaign (“Campaign”) is launched by Public Bank Berhad (Registration No. 196501000672 (6463-H)) (“PBB”). The 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 30 April 2025**, both dates are inclusive, or such other dates as determined by PBB from time to time (“Campaign Period”).

2. Eligibility

- 2.1 This Campaign is open to all new and existing PBB individual customers aged 18 years old and above (“Eligible Participant”) as at the time of participation.
- 2.2 The following persons are **NOT** eligible to participate in this Campaign:
- a) permanent and/or contract employees of PBB, Public Islamic Bank Berhad (“PIBB”) and/or 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 accounts held with PBB are in delinquent or unsatisfactorily conducted as determined by PBB.

3. Campaign Mechanics

- 3.1 The Eligible Products for this Campaign are any of the following unit trust or bancassurance / bancatakaful products:-
- a) PB Series / Public e-Series of Equity / Balanced / Mixed Asset Funds (“UT”);
 - b) PB Smart Link (“PBSL”) (Single Premium Investment-Linked Insurance Plan);
 - c) PB Smart Elite (“PBSE”) (Single Premium Investment-Linked Insurance Plan);

- d) PB Signature Legacy (“PBSLe”) (Single Premium Investment-Linked Insurance Plan);
- e) PB ExcelLink-i (“PBE-i”) (Shariah-Compliant Single Contribution Investment-Linked Takaful Plan).

Private Retirement Scheme (“PRS”) funds are not deemed as the Eligible Products under this Campaign.

3.2 The Eligible Current or Savings Accounts (“Eligible CASA”)* for this Campaign are any of the following CASA held with PBB:-

- a) PLUS Savings Account
- b) Basic Savings Account
- c) Basic 55 Savings Account
- d) 50 PLUS Savings Account
- e) PB MySalary Savings Account
- f) PB UnionPay Savings Account
- g) PLUS Current Account
- h) Basic Current Account
- i) MoneyPLUS Savings Account
- j) ACE Account
- k) Premier ACE Account
- l) Basic 55 Current Account

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

3.3 During the Campaign Period, the Eligible Participants shall be eligible to one (1) gift (“Gift”) when they fulfil all of the following criteria: -

- a) successfully invest / purchase any of the Eligible Products (as defined under Clause 3.1) with a minimum investment / purchase amount stated in Table A; and
- b) deposit a minimum fresh funds of RM4,000 into the Eligible CASA (as defined under Clause 3.2) and such amount has been successfully earmarked by PBB for a period of four (4) months (“Earmarked Deposit”).

Table A

Type of Customers	Type of Gift	Minimum Investment / Purchase Amount in Eligible Products	Minimum Fresh Funds to be deposited into the Eligible CASA
All Customers including Red Carpet Banking (“RCB”) Customers	24k Gold-Plated Golden Abundances of Wealth (“Bull”)	RM88,000	RM4,000 (This amount will be earmarked for a period of 4 months)
RCB Customers only	24k Gold-Plated Golden Koi of Unity (“Koi”)	RM138,000	

- 3.4 The Eligible Participants are entitled to multiple Gift(s) as long as they can fulfill the minimum investment / purchase amount for each Gift(s) with one (1) Earmarked Deposit provided the earmarking period has not expired and the Gift(s) are still available.

Illustration 1: Customer who is a non-RCB customer

Date	Investment / Purchase Amount in Eligible Products	Earmarked Deposit	Gift Entitlement
1 January 2025	RM88,000 in UT	RM4,000 (The earmarking period for this Earmarked Deposit commences on 1 January 2025 and will be expired on 30 April 2025 (“1 st earmarking period”))	One (1) Bull
23 January 2025	RM88,000 in PBSL	No additional Earmarked Deposit is required as it is still within the 1st earmarking period	One (1) Bull
1 February 2025	RM138,000 in UT		One (1) Bull instead of Koi as Koi is only applicable to RCB customer

Illustration 2: Customer who is a RCB customer

Date	Investment / Purchase Amount in Eligible Products	Earmarked Deposit	Gift Entitlement
1 January 2025	RM88,000 in UT	RM4,000 (The earmarking for this Earmarked Deposit commences on 1 January 2025 and will be expired on 30 April 2025 (“2 nd earmarking period”))	One (1) Bull
23 January 2025	RM138,000 in PBSL	No additional Earmarked Deposit is required as it is still within the 2 nd earmarking period	One (1) Koi

- 3.5 Any CASA which are not listed in Clause 3.2 is deemed as non-eligible CASA and such CASA shall not be deemed as the Eligible CASA for the purpose of this Campaign even though it has been converted into any of the types of the Eligible CASA stated in Clause 3.2 during the Campaign Period.

Illustration

Customer A has a WISE Savings Account with PBB prior to the Campaign Period. During the Campaign Period, the WISE Savings Account of Customer A has been converted to PLUS Savings Account. This PLUS Savings Account of Customer A is not deemed as the Eligible CASA for the purpose of this Campaign.

- 3.6 The Eligible Participants who invest / purchase in the Eligible Products must be one of the accountholders of the Eligible CASA.

Terms Specific to Eligible Products

- 3.7 The Eligible Participant must be one of the unitholder(s) of the UT investment or policy / certificate owner of the bancassurance / bancatakaful product (whichever applicable).
- 3.8 UT investment, which is performed via online through Public Mutual Online (PMO) is allowed to participate in this Campaign, subject to the Eligible Participant fulfilling the criteria stated in Clause 3.3 above.

For the avoidance of doubt, any UT investment performed via PMO is required to be attended by PBB Licensed Sales Staff with PBB Agent Code selected as the unit trust consultant in the PMO for the purpose of this Campaign.

- 3.9 The Eligible Participants are allowed to combine / accumulate the investments / purchase of the Eligible Products in the following manner:
- a) Combine / accumulate their UT investments in multiple funds under different series whereby the transaction is performed between over-the-counter (OTC) and via PMO; or
 - b) Combine / accumulate their purchase of single premium / single contribution of PBSL / PBSE / PBSLe / PBE-i policies.

For the avoidance of doubt, the Eligible Participants are not allowed to combine / accumulate their UT investments with the purchase of single premium / single contribution of PBSL / PBSE / PBSLe / PBE-i policies for the purpose of this Campaign.

3.10 Switching transactions from zero-load, low-load and 1%-load units to loaded units of UT funds are allowed for the purpose of this Campaign, subject to the Eligible Participant fulfilling the criteria stated in Clause 3.3 above.

Note:

- a) Zero-load units are units which have not incurred any sales charge.
- b) Low-load units are units which have incurred a sales charge of 0.50% or less.
- c) 1%-load units are units which have incurred a sales charge of above 0.50%.
- d) Loaded units are units which have incurred a sales charge of 3% or more.

3.11 The Eligible Participant is deemed to have not fulfilled the criteria stated in Clause 3.3 (a) above if:-

- a) in the case of UT, if it is cancelled during the “cooling-off period”; or
- b) in the case of bancassurance / bancatakaful, if it is cancelled during the “free look period”.

3.12 “Cooling-off period” refers to a period of six (6) business days commencing from the date of receipt of the investment application form and payment by Public Mutual Berhad (“PMB”). Such cooling-off period is only applicable to Eligible Participants who invest in any UT funds with PMB for the first time.

3.13 “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 maybe pertaining to the bancassurance / bancatakaful product, whether it is hardcopy or e-policy or e-certificate by the Eligible Participants.

3.14 Any investment in any UT using funds from Employees Provident Fund (“EPF”) are excluded from this Campaign.

3.15 The investment / purchase of any Eligible Products shall not be utilised for any other campaigns or promotions.

3.16 The investment / purchase of the Eligible Products is subject to their respective terms and conditions which may be issued by PMB, AIA Berhad or AIA PUBLIC Takaful Berhad, as the case maybe.

Terms Specific to Eligible CASA

3.17 The amount to be earmarked in the Eligible CASA must be from fresh funds. “Fresh funds” refers to any monies or funds which does not originate from the existing funds in the Eligible Participants’ deposit account whether held solely or jointly with another person and maintained with PBB and/or PIBB. The Eligible Participants must provide the written instruction by executing the “PB Golden Fortune 2025 Campaign - Letter of Earmarking (“LEI”)” within seven (7) calendar days from the date the monies or funds are transferred or credited into the Eligible Participants’ Eligible CASA.

The execution of this LEI shall be deemed as a valid and binding instruction to PBB to earmark the Eligible CASA for the purpose of this Campaign.

3.18 Any Earmarked Deposit made in the Eligible CASA pursuant to this Campaign shall be free from encumbrances and shall not be subjected to any lien, charge, assignment or allowed to be pledged for any overdraft or cash line facility-i, or any other facility or financing.

3.19 Eligible CASA that is linked to the Eligible Participant’s credit/loan/financing facilities are not eligible to participate in this Campaign.

3.20 The fresh funds in the Eligible CASA shall not be earmarked by PBB and/or PIBB or utilised for any other campaigns or promotions.

4. Gifts

4.1 The Eligible Participants who are entitled to the Gift will be contacted by PBB.

4.2 The Gift is given out on “as is” basis.

4.3 The Gift will be given on a ***first-come, first-served basis, subject to availability.*** PBB is not obliged to substitute or replenish the Gift once the available stock(s) is/are depleted.

4.4 The Gift is non-transferable, non-negotiable and non-exchangeable for cash, credit or other goods, in part or in full.

4.5 PBB shall not be liable for any tax or incidental cost relating to the Gift which may be imposed by any authority or third party due to the Eligible Participants’ entitlement to the Gift.

4.6 PBB reserves the right to substitute any of the Gift, whether in whole or part, with that of similar value at any time and/or to increase or decrease the total number of Gift.

- 4.7 Any picture shown in any advertising, promotional, publicity and other marketing materials (“Marketing Materials”) in relation to this Campaign are solely for illustration purpose. The Gift does not include any accessories or items shown in such Marketing Materials.

5. Collection of Gift(s)

- 5.1 The Eligible Participants must collect their Gift from the PBB branches / RCB centres where they invested / purchased the Eligible Products at their own costs and expenses.
- 5.2 The Eligible Participants must collect the Gift within thirty (30) calendar days from the date they are notified by PBB on their entitlement to the Gift, failing which PBB may forfeit the Gift and the Eligible Participants shall have no further claim to the Gift.
- 5.3 Any risk of loss or damage to the Gift will be passed to the Eligible Participants upon delivery of the Gift to the Eligible Participants. PBB shall not be liable for/or obliged to recognise or replace any defective, lost, damaged or stolen Gift.

6. General Terms and Conditions

- 6.1 By participating in this Campaign, the Eligible Participants agree to be bound by these Terms and Conditions, the terms and conditions governing the RCB Membership, the terms and conditions governing Eligible Products and the terms and conditions governing Eligible CASA (including any amendments, variations and / or revision to such terms and conditions). In the event of any inconsistency between these Terms and Conditions, the terms and conditions governing the RCB Membership, the terms and conditions governing the Eligible Products, and the terms and conditions governing the Eligible CASA, these Terms and Conditions shall prevail for the purpose of this Campaign.
- 6.2 Any props, accessories or equipment featured together with the Gift in all printed materials, website, mobile banking app, social media platform or PBB’s branches are for decorative purposes only and shall not form part of the Gift.
- 6.3 The Eligible Participants acknowledge and agree that the records of transactions maintained by PBB and the decision of PBB on any matter relating to this Campaign shall be final, conclusive and binding on them. PBB will not entertain any appeals or correspondences from any Eligible Participants and/or third party on any matter concerning this Campaign and/or the Gift.
- 6.4 The Eligible Participants agree and grant their consent to PBB to process, collect, use and store all of the Eligible Participant’s information relating to the Eligible Products and Eligible CASA for the purpose of this Campaign.

- 6.5 PBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participants and/or third parties whether resulting directly or indirectly from this Campaign and/or Gift unless it is due to PBB's gross negligence or willful misconduct specifically related to this Campaign.
- 6.6 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or Gift offered and/or published in any mass media, marketing or advertising materials.
- 6.7 To the fullest extent permitted by law, 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 and the Gift under this Campaign.
- 6.8 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.
- 6.9 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 PBB's website, displaying notice at PBB's branches or any other manner as may be determined by PBB 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, as a whole or in part, by providing twenty-one (21) calendar days prior notice to the Eligible Participants through posting on PBB's website, displaying notice at PBB's branches or any other manner as may be determined by PBB from time to time. For the avoidance of doubt, any cancellation, withdrawal, suspension or termination shall not entitle the Eligible Participants to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Eligible Participants whether as a direct or indirect result of such cancellation, withdrawal, termination or suspension.
- 6.10 These Terms and Conditions shall govern by and construed in accordance with the laws of Malaysia and the Eligible Participants agree to submit to the non-exclusive jurisdiction of the courts of Malaysia.
- 6.11 Eligible Participants may view PBB's Privacy Notice which states how PBB uses their information on PBB's website or at any of PBB's branches.

6.12 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 representative.

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