

**“Spend & Win Sakura Season with MyPB App” CAMPAIGN**  
**TERMS AND CONDITIONS**

“Spend & Win Sakura Season with MyPB App” Campaign (“**Campaign**”) is launched by Public Bank Berhad [Company 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 commence from 12 March 2025 to 30 April 2025, both dates are inclusive or such other date(s) as may be determined by PBB from time to time (“**Campaign Period**”).

**2. Campaign Eligibility**

- 2.1 The Campaign is open to individual customers of PBB and Public Islamic Bank Berhad [Company Registration No. 197301001433 (14328-V)] (“**PIBB**”) who are aged 18 years and above and have registered and activated the PB SecureSign on MyPB mobile application (“**MyPB App**”) (“**Eligible Customer**”).
- 2.2 In the case of a joint account, the Eligible Customer would be the first named accountholder of the joint account as stated in the records of PBB.
- 2.3 The following persons are not entitled to participate in this Campaign:-
- (a) Customers whose account(s) are closed, terminated or suspended before any prize have been awarded;
  - (b) Customers whose account(s) held with PBB and/or PIBB are in delinquent or unsatisfactorily conducted as determined by PBB and/or PIBB;
  - (c) Customers who are or become mentally unsound;
  - (d) Customers who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
  - (e) Non-individual customers, i.e. sole proprietorships, partnerships, corporate entities, associations, clubs, schools and societies.

**3. Campaign Mechanics**

3.1 Definitions:-

- (a) “Account” means all of your deposit accounts maintained with PBB and/or PIBB in Ringgit Malaysia **except** for fixed deposit accounts, term deposit-i accounts and foreign currency current accounts. This shall include, but not limited to, all types of conventional and/or Islamic savings accounts, and/or current accounts.

- (b) “Alipay+ Service” means a service running on Alipay+ Core, provided by Alipay+ Core Operator, which allows you to make payments or transfer funds to the Merchant via Merchant-Presented Mode Payment or User-Presented Mode Payment.
- (c) “Alipay+ Core” means the systems through which Alipay+ Core Operator and its affiliates deliver electronic payment processing, clearing and settlement, providing interoperable and cross border digital payment.
- (d) “Alipay+ Core Operator” means Alipay Connect Pte. Ltd. and all of its affiliates that operate Alipay+ Core, including its and their successors and assigns, which functions as a payment network and shared central infrastructure provider.
- (e) “Merchant” means businesses, sole proprietors, partnerships, statutory bodies, societies and/or other similar entities that accept payments via Alipay+ Service.
- (f) “Merchant-Presented Mode Payment” means a QR payment mode where a Merchant displays a QR Code for users or customers to scan.
- (g) “Participating Week” refers to the participating week during the Campaign Period as listed below:-

| <b>Participating Week</b> | <b>Participating Week Dates<br/>(both dates inclusive)</b> |
|---------------------------|--|
| Week 1                    | 12 March 2025 – 18 March 2025                              |
| Week 2                    | 19 March 2025 – 25 March 2025                              |
| Week 3                    | 26 March 2025 – 1 April 2025                               |
| Week 4                    | 2 April 2025 – 8 April 2025                                |
| Week 5                    | 9 April 2025 – 15 April 2025                               |
| Week 6                    | 16 April 2025 – 22 April 2025                              |
| Week 7                    | 23 April 2025 – 30 April 2025                              |

- (h) “Public Bank Group” refers to PBB, its subsidiaries and related companies.
- (i) “Qualifying Retail Transaction” refers to overseas retail spending transacted in Japan or South Korea by the Eligible Customers using Alipay+ Service via MyPB App.
- (j) “User-Presented Mode Payment” means a QR payment mode where a user or customer displays a QR Code for Merchant to scan.

### Weekly Cash Prize

- 3.2 The Eligible Customer who fulfills the Qualifying Requirements in Clause 3.3 below and performs the highest Qualifying Retail Transaction amount in a single transaction based on PBB and/or PIBB's records for the Participating Week will be selected as the winner for the Cash Prize of RM1,188.00 ("Cash Prize") for that Participating Week.
- 3.3 The Eligible Customers are required to fulfill all of the following requirements (collectively referred to as "Qualifying Requirements") in order to participate in this Campaign:-
- (a) Maintain a minimum average balance ("MAB") of RM500 in each of the Account(s) that is used to perform the Qualifying Retail Transactions;
  - (b) Perform a minimum spending amount of RM200 on Qualifying Retail Transactions at any Merchants in Japan and/or South Korea in a single transaction;
  - (c) Publish a public post on Instagram ("Instagram Post") with the hashtag of **#MyPBSakura 2025** and tag **@publicbankmy** in their Instagram Post; and
  - (d) Send an e-mail to [innovate@publicbank.com.my](mailto:innovate@publicbank.com.my) containing the following information:
    - Full Name as per Identification Card/Passport;
    - Identification Card Number/Passport Number;
    - Screenshot of the Instagram Post; and
    - URL link of the Instagram Post.
- 3.4 In the event where Eligible Customer uses TWO (2) or more Accounts to perform the Qualifying Retail Transactions, **EACH** of the Accounts will be required to maintain the MAB to participate in the Campaign.

#### **Illustration 1: Account A is Eligible for the Cash Prize**

| Scenario   | Highest Qualifying Retail Transactions Performed | MAB throughout the Campaign Period | Status                                       |
|--|--|------------------------------------|--|
| Customer A uses Account A and perform Qualifying Retail Transactions | RM5,000  | RM600                              | Account A is eligible for the Cash Prize     |
| Customer A uses Account B and perform Qualifying Retail Transactions | RM3,000  | RM700                              | Account B is not eligible for the Cash Prize |

**Illustration 1: Account A is Eligible for the Cash Prize, cont.**

| Scenario   | Highest Qualifying Retail Transactions Performed | MAB throughout the Campaign Period | Status                                       |
|--|--|------------------------------------|--|
| Customer A uses Account C and perform Qualifying Retail Transactions | RM1,000  | RM800                              | Account C is not eligible for the Cash Prize |

**Illustration 2: No Account is Eligible for the Cash Prize**

| Scenario   | Highest Qualifying Retail Transactions Performed | MAB throughout the Campaign Period | Status                                       |
|--|--|------------------------------------|--|
| Customer A uses Account A and perform Qualifying Retail Transactions | RM5,000  | RM400                              | Account A is not eligible for the Cash Prize |
| Customer A uses Account B and perform Qualifying Retail Transactions | RM3,000  | RM400                              | Account B is not eligible for the Cash Prize |
| Customer A uses Account C and perform Qualifying Retail Transactions | RM1,000  | RM200                              | Account C is not eligible for the Cash Prize |

The calculation of MAB in the Account throughout the Campaign Period is as follows:-

MAB = Total sum of day end balance throughout the Campaign Period / Number of days for the entire Campaign Period.

3.5 The Cash Prize and the total number of winners throughout this Campaign Period is as follows:-

- (a) The winners' names will be published on PBB's website and social media platforms. The winners' Instagram Post may be published on PBB's and/or PIBB's Instagram and Facebook Page.
- (b) PBB will not be held liable for any copying, re-posting, reproduction, publication and/or use of the Instagram Post.

- (c) All Instagram Post must NOT contain material which is (or promotes activities which are) sexually explicit, obscene, pornographic, violent (e.g., relating to murder, the sales or use of weapons, cruelty, abuse, etc.), discriminatory (based on race, sex, religion, natural origin, physical disability, sexual orientation or age), illegal (e.g. underage drinking, substance abuse, computer hacking, etc.), offensive, threatening, profane, or harassing or which is otherwise inappropriate, at the sole discretion of PBB. PBB shall have the right to disqualify any Eligible Customers at its sole discretion without informing the Eligible Customer if the Instagram Post contains any of the above.

| Prizes                | Total Number. of Winners Per Participating Week | Total Number. of Winners throughout the Campaign Period |
|-----------------------|---|---|
| Cash Prize<br>RM1,188 | 1   | 7   |

- 3.6 PBB will not be held liable for any delays, corrupted or unreceived e-mails due to any reasons which may result in the Eligible Customer not being eligible for the Cash Prize.

- 3.7 Illustration of eligibility is as follows:-

**Illustration 1: Customer A will stand a chance to win the Cash Prize**

| Criteria Fulfilment   |     |
|---|-----|
| Fulfilled spending criteria ( $\geq$ RM200 on Qualifying Retail Transactions)                 | Yes |
| Published Instagram Post that adhere to the requirement                                       | Yes |
| E-mailed to PBB at <a href="mailto:innovate@publicbank.com.my">innovate@publicbank.com.my</a> | Yes |
| Maintained MAB of RM500 in the Account throughout the Campaign Period                         | Yes |

| Date                           | Daily day-end balance (RM) | No. of days |
|--------------------------------|----------------------------|-------------|
| 12 March 2025 to 1 April 2025  | 3,000                      | 21          |
| 2 April 2025 to 22 April 2025  | 1,500                      | 21          |
| 23 April 2025 to 30 April 2025 | 800                        | 8           |

| Date          | Description  | Illustration   |
|---------------|--|--|
| 12 March 2025 | Customer A has balance of RM3,000 when campaign launched | MAB for the Campaign Period<br>$= (RM3,000 \times 21) + (RM1,500 \times 21) + (RM800 \times 8) / 50 \text{ days}$ $= RM2,018.00$ Customer A will stand a chance to win the Cash Prize as the customer has fulfilled the Qualifying Requirements. |
| 2 April 2025  | Customer A spends RM1,500 using Alipay+ via MyPB App     |  |
| 23 April 2025 | Customer A spends RM700 using Alipay+ via MyPB App       |  |

### Illustration 2: Customer B will not stand to a chance to win the Cash Prize

| Criteria Fulfilment   |     |
|---|-----|
| Fulfilled spending criteria ( $\geq$ RM200 on Qualifying Retail Transactions) | Yes |
| Published Instagram Post that adhere to the requirement                       | Yes |
| E-mailed to PBB at innovate@publicbank.com.my                                 | Yes |
| Maintained MAB of RM500 in the Account throughout the Campaign Period         | No  |

| Date                           | Daily day-end balance (RM) | No. of days |
|--------------------------------|----------------------------|-------------|
| 12 March 2025 to 1 April 2025  | 450                        | 21          |
| 2 April 2025 to 22 April 2025  | 250                        | 21          |
| 23 April 2025 to 30 April 2025 | 50                         | 8           |

| Date          | Description  | Illustration  |
|---------------|--|---|
| 12 March 2025 | Customer B has balance of RM450 when campaign launched | MAB for the Campaign Period<br>$= (RM450 \times 21) + (RM250 \times 21) + (RM50 \times 8) / 50 \text{ days}$ $= RM302.00$ Customer B will not stand a chance to win the Cash Prize as the customer did not fulfill the Qualifying Requirements. |
| 2 April 2025  | Customer B spends RM200 using Alipay+ via MyPB App     |   |
| 23 April 2025 | Customer B spends RM200 using Alipay+ via MyPB App     |   |

**Illustration 3: Customer C will not stand a chance to win the Cash Prize**

| Criteria Fulfilment   |     |
|---|-----|
| Fulfilled spending criteria ( $\geq$ RM200 on Qualifying Retail Transactions) | Yes |
| Published Instagram Post that adhere to the requirement                       | No  |
| E-mailed to PBB at innovate@publicbank.com.my                                 | No  |
| Maintained MAB of RM500 in the Account throughout the Campaign Period         | Yes |

| Date                           | Daily day-end balance (RM) | No. of days |
|--------------------------------|----------------------------|-------------|
| 12 March 2025 to 20 March 2025 | 3,000                      | 9           |
| 21 March 2025 to 4 April 2025  | 1,500                      | 15          |
| 5 April 2025 to 18 April 2025  | 1,300                      | 14          |
| 19 April 2025 to 30 April 2025 | 500                        | 12          |

| Date          | Description  | Illustration   |
|---------------|--|--|
| 12 March 2025 | Customer C has balance of RM3,000 when campaign launched | MAB for the Campaign Period<br>$= (RM3,000 \times 9) + (RM1,500 \times 15) + (RM1,300 \times 14) + (RM500 \times 12) / 50 \text{ days}$ $= RM1,474.00$ Customer C will not stand a chance to win the Cash Prize as customer did not fulfill the Qualifying Requirements. |
| 21 March 2025 | Customer C spends RM1,500 using Alipay+ via MyPB App     |  |
| 5 April 2025  | Customer C spends RM200 using Alipay+ via MyPB App       |  |
| 19 April 2025 | Customer C spends RM800 using Alipay+ via MyPB App       |  |

**Illustration 4: Customer D will not stand a chance to win the Cash Prize**

| Criteria Fulfilment   |     |
|---|-----|
| Fulfilled spending criteria ( $\geq$ RM200 on Qualifying Retail Transactions) | No  |
| Published Instagram Post that adhere to the requirement                       | Yes |
| E-mailed to PBB at innovate@publicbank.com.my                                 | Yes |
| Maintained MAB of RM500 in the Account throughout the Campaign Period         | Yes |

| Date                              | Daily day-end balance (RM) | No. of days |
|-----------------------------------|----------------------------|-------------|
| 12 March 2025 to<br>1 April 2025  | 2,000                      | 21          |
| 2 April 2025 to<br>22 April 2025  | 1,950                      | 21          |
| 23 April 2025 to<br>30 April 2025 | 1,800                      | 8           |

| Date          | Description  | Illustration   |
|---------------|--|--|
| 12 March 2025 | Customer D has balance of RM2,000 when campaign launched | MAB for the Campaign Period<br>$= (RM2,000 \times 21) + (RM1,950 \times 21) + (RM1,800 \times 8) / 50 \text{ days}$ $= RM1,947.00$ Customer D will not stand a chance to win the Cash Prize as customer did not fulfill the Qualifying Requirements. |
| 2 April 2025  | Customer D spends RM50 using Alipay+ via MyPB App        |  |
| 23 April 2025 | Customer D spends RM150 using Alipay+ via MyPB App       |  |

- 3.8 The Cash Prize will be credited into the winners' current/savings account maintained with PBB/PIBB within ONE (1) to THREE (3) months after the end of the Campaign Period.
- 3.9 PBB reserves the right to:-
- (a) Forfeit the Cash Prize where:-
- (i) There is a termination, suspension or closure of the winners' current/savings account or
- (ii) The winners' current/savings account are dormant prior to the crediting of the Cash Prize into the winners' current/savings; or
- (b) Forfeit the Cash Prize in the event of non-compliance of these Terms and Conditions, the terms and conditions governing the Eligible Customer's deposit accounts, the terms and conditions governing Public Bank Online Banking and Mobile Banking and any terms and conditions governing the services utilised by the Eligible Customer for the purpose of this Campaign.
- 3.10 The Cash Prize is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.



### Weekly Cash Back

3.11 The **first fifteen (15)** Eligible Customers who perform a minimum spending amount of RM200 on Qualifying Retail Transactions at any Merchants in Japan and/or South Korea in a single transaction based on PBB and/or PIBB's records at any Participating Week will win the Cash Back of RM168 ("Cash Back") provided that the Eligible Customers maintain a MAB of RM500 in the Account which is used to perform the Qualifying Retail Transaction during Campaign Period.

3.12 The calculation of MAB in the Account throughout the Campaign Period is as follows:-

$$\text{MAB} = \frac{\text{Sum of day end balance throughout the Campaign Period}}{\text{Number of days for the entire Campaign Period}}$$

| 3.13 | <b>The Cash Back and total number of winners throughout this Campaign Period is as follows:</b> | <b>Prizes</b>      | <b>Total Number of Winners Per Participating Week</b> | <b>Total Number of Winners throughout the Campaign Period</b> |
|------|---|--------------------|---|---|
|      |   | Cash Back<br>RM168 | 15  | 105   |

The Cash Back will be awarded based on a **first-come, first-serve** basis.

3.14 Illustration of eligibility as below:-

#### **Illustration 1: Customer A will stand a chance to win the Cash Back**

| <b>Criteria Fulfilment</b>  |     |
|---|-----|
| Fulfilled spending criteria ( $\geq$ RM200 on Qualifying Retail Transactions) | Yes |
| Maintained MAB of RM500 in the Account throughout the Campaign Period         | Yes |

| <b>Date</b>                       | <b>Daily day-end balance (RM)</b> | <b>No. of days</b> |
|-----------------------------------|-----------------------------------|--------------------|
| 12 March 2025 to<br>1 April 2025  | 2,000                             | 21                 |
| 2 April 2025 to<br>22 April 2025  | 1,500                             | 21                 |
| 23 April 2025 to<br>30 April 2025 | 600                               | 8                  |

| Date          | Description  | Illustration  |
|---------------|--|---|
| 12 March 2025 | Customer A has balance of RM2,000 when campaign launched | MAB for the Campaign Period<br>$= \frac{(RM2,000 \times 21) + (RM1,500 \times 21) + (RM600 \times 8)}{50 \text{ days}}$ $= RM1,566.00$ Customer A will stand a chance to win the Cash Back as customer has fulfilled all criteria stated above. |
| 2 April 2025  | Customer A spends RM500 using Alipay+ via MyPB App       |   |
| 23 April 2025 | Customer A spends RM900 using Alipay+ via MyPB App       |   |

**Illustration 2: Customer B will not stand a chance to win the Cash Back**

| Criteria Fulfilment   |     |
|---|-----|
| Fulfilled spending criteria ( $\geq$ RM200 on Qualifying Retail Transactions) | No  |
| Maintained MAB of RM500 in the Account throughout the Campaign Period         | Yes |

| Date                           | Daily day-end balance (RM) | No. of days |
|--------------------------------|----------------------------|-------------|
| 12 March 2025 to 1 April 2025  | 2,000                      | 21          |
| 2 April 2025 to 22 April 2025  | 1,950                      | 21          |
| 23 April 2025 to 30 April 2025 | 1,800                      | 8           |

| Date          | Description  | Illustration  |
|---------------|--|---|
| 12 March 2025 | Customer B has balance of RM2,000 when campaign launched | MAB for the Campaign Period<br>$= \frac{(RM2,000 \times 21) + (RM1,950 \times 21) + (RM1,800 \times 8)}{50 \text{ days}}$ $= RM1,947.00$ Customer B will not stand a chance to win the Cash Back as the customer did not fulfill the spending criteria. |
| 2 April 2025  | Customer B spends RM50 using Alipay+ via MyPB App        |   |
| 23 April 2025 | Customer B spends RM150 using Alipay+ via MyPB App       |   |

**Illustration 3: Customer C will not stand a chance to win the Cash Back**

| Criteria Fulfilment   |     |
|---|-----|
| Fulfilled spending criteria ( $\geq$ RM200 on Qualifying Retail Transactions) | Yes |
| Maintained MAB of RM500 in the Account throughout the Campaign Period         | No  |

| Date                           | Daily day-end balance (RM) | No. of days |
|--------------------------------|----------------------------|-------------|
| 12 March 2025 to 1 April 2025  | 450                        | 21          |
| 2 April 2025 to 22 April 2025  | 250                        | 21          |
| 23 April 2025 to 30 April 2025 | 50                         | 8           |

| Date          | Description  | Illustration   |
|---------------|--|--|
| 12 March 2025 | Customer C has balance of RM450 when campaign launched | MAB for the Campaign Period<br>$= (RM450 \times 21) + (RM250 \times 21) + (RM50 \times 8) / 50 \text{ days}$ $= RM302.00$ Customer C will not stand a chance to win the Cash Back as customer did not maintain the MAB of RM500 in the account |
| 2 April 2025  | Customer C spends RM200 using Alipay+ via MyPB App     |  |
| 23 April 2025 | Customer C spends RM200 using Alipay+ via MyPB App     |  |

3.15 The Cash Back will be credited into the winners' current/savings account maintained with PBB/PIBB within ONE (1) to THREE (3) months after the end of the Campaign Period.

3.16 PBB reserves the right to:-

(a) Forfeit the Cash Back where:-

- (i) There is a termination, suspension or closure of the winners' current/savings account or
- (ii) The winners' current/savings account are dormant prior to the crediting of the Cash Back into the winners' current/savings account; or

(b) Forfeit the Cash Back in the event of non-compliance of these Terms and Conditions, the terms and conditions governing the Eligible Customer's deposit accounts, the terms and conditions governing Public Bank Online Banking and Mobile Banking and any terms and conditions governing the services utilised by the Eligible Customer for the purpose of this Campaign.

3.17 The Cash Back is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.

#### Other Terms

3.18 Each Eligible Customer is entitled to win only either ONE (1) Cash Prize or ONE (1) Cash Back in this Campaign.

In an event where the Eligible Customer qualifies to win either the Cash Prize and Cash Back during the same Participating Week, the Eligible Customer will be awarded the Cash Prize as the first priority.

3.19 The winner's names will be published on PBB's website and shall be informed via Push Notification on MyPB App.

#### **4. General Terms and Conditions**

4.1 By participating in this Campaign, the Eligible Customer agrees to be bound by these Terms and Conditions, the terms and conditions governing the Eligible Customer's deposit accounts, the terms and conditions governing Public Bank Online Banking and Mobile Banking, the terms and conditions governing Alipay+ Service and any terms and conditions governing the services utilised by the Eligible Customers (including any amendments, variations and/or revision to such terms and conditions) for the purpose of this Campaign. In the event of any inconsistency between these Terms and Conditions and the terms and conditions governing the Eligible Customer's deposit accounts, the terms and conditions governing Public Bank Online Banking and Mobile Banking, the terms and conditions governing Alipay+ Service and any terms and conditions governing the services utilised by the Eligible Customer, these Terms and Conditions shall prevail for the purpose of this Campaign.

4.2 The Eligible Customer agrees and grants their consent to PBB and/or PIBB to process, collect, use and store all of their information for the purpose of this Campaign.

4.3 The Eligible Customer agrees and grants their consent to PBB to publish their details such as name on PBB's website and social media.

4.4 Any props, accessories or equipment featured together with the Cash Prize and/or Cash Back in all printed materials, website, mobile banking app, social media platforms or PBB and/or PIBB branches are for decorative purposes only and shall not form part of the Cash Prize and/or Cash Back.

- 4.5 The Eligible Customer acknowledges and agrees that the records of transactions maintained by PBB and/or PIBB and the decision of PBB and/or PIBB on all matters relating to this Campaign shall be final, conclusive and binding on the Eligible Customer. PBB and/or PIBB will not entertain any appeals or correspondences from any Eligible Customer and/or third party on any matter concerning this Campaign and the Cash Prize and/or Cash Back.
- 4.6 PBB and/or PIBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Customer and/or third parties resulting directly or indirectly from this Campaign and/or the Cash Prize and/or Cash Back unless it is due to PBB's and/or PIBB's gross negligence or willful misconduct specifically related to this Campaign.
- 4.7 PBB and/or PIBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and/or the Cash Prize and/or Cash Back offered and published in any mass media, marketing or advertising materials.
- 4.8 To the fullest extent permitted by law, PBB and/or 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 and/or the Cash Prize and/or Cash Back under this Campaign.
- 4.9 To the fullest extent permitted by law, PBB and/or PIBB shall not be responsible for any failure or delay in the transmission of any transactions being transacted through MyPB App or being captured in PBB's and/or PIBB's system, which may result in the Eligible Customer being omitted from the selection process during the Campaign Period.
- 4.10 PBB reserves the right to add, delete or vary these Terms and Conditions, from time to time, wholly or in part, by providing at least twenty-one (21) calendar days' prior notice to the Eligible Customer through posting on PBB's and/or PIBB's website, displaying notice at PBB's and/or PIBB'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.
- 4.11 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.
- 4.12 PBB reserves the right to cancel, withdraw, suspend, extend or terminate this Campaign prior to the expiry of the Campaign Period in whole or in part, at any time, with prior notice. For the avoidance of doubt, any cancellation, withdrawal, extension, termination or suspension of this Campaign shall not entitle the Eligible Customer to any claim or compensation against PBB and/or PIBB for any and all losses or damages suffered or incurred by the Eligible Customer whether as a direct or indirect result of such cancellation, withdrawal, extension, termination or suspension.

- 4.13 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customer agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.
- 4.14 The Eligible Customer may view PBB's and/or PIBB's Privacy Notice which states how PBB and/or PIBB uses their information at PBB's and/or PIBB's website or any of PBB's and/or PIBB's branches.
- 4.15 The Eligible Customer is reminded to read and understand these Terms and Conditions before participating in this Campaign. In the event there are any terms that the Eligible Customer does not understand, the Eligible Customer is advised to seek independent advice and discuss further with PBB and/or PIBB's representative.

**[THE REMAINDER OF THIS PAGE HAS BEEN INTENTIONALLY LEFT BLANK]**