

TERMS AND CONDITIONS GOVERNING THE
“PB HP Step Up Financing Program 2026”

The “PB HP Step Up Financing Program 2026” (“Program”) which is marketed as the “Hire Purchase Step-Up Financing Scheme” is launched by Public Bank Berhad [Registration No. 196501000672 (6463-H)] (“PBB”).

The terms and conditions below shall govern this Program.

1. Promotion Period

- 1.1. The Program is valid from **8 July 2026 to 31 December 2026**, both dates inclusive unless stated otherwise (“Promotion Period”).

2. Eligibility

- 2.1. This Program is applicable to all PBB new and existing Customers (“Eligible Customer”) who purchased the New Passenger Vehicles (“Vehicle”) from PBB's Panel Car Dealers (PCD) and apply Hire Purchase (“HP”) Financing from PBB.
- 2.2. Purchase of new Electric/Hybrid/Plug-In Hybrid Passenger Vehicles are not eligible for this Program.
- 2.3. This Program is only applicable to HP application submitted under Hire Purchase Fixed Rate Reducing Balance Method.
- 2.4. The Eligible Customer’s HP application must be submitted during the Promotion Period, approved and disbursed by **31 January 2027** in order to enjoy the Program offers.
- 2.5. Eligible Customer whose application(s) has been cancelled or rejected during the Promotion Period shall not qualify for the Program offers.

3. Program Mechanism

- 3.1. This Program offers a fixed multi-tier monthly instalment schedule. The multi-tier monthly instalment structure is as follows:

Financing Tenure	Multi-Tier Monthly Instalment Structure
9 Years	i) Tier 1 – 1 st year ii) Tier 2 – 2 nd to 3 rd year iii) Tier 3 – 4 th to 6 th year iv) Tier 4 – 7 th to 9 th year

The Eligible Customer may enjoy the following attractive offers:

- a) Lower initial monthly instalments
 - b) Flexible Margin of Finance up to 90% of the vehicle On-the-Road Price
 - c) Repayment Period of 9 years
 - d) Hassle-Free Application Process
- 3.2. All HP Financing applications and its' applicable interest/ profit rate charges will be subjected to PBB's internal credit policy.

4. PB 60th Diamond Jubilee Celebration Campaign

- 4.1. Customer will stand a chance to win fabulous prizes under the PB 60th Diamond Jubilee Celebration Campaign.
- 4.2. For more information and terms and conditions, please visit pbebank.com/60years

5. General Term and Conditions

- 5.1. By participating in this Program, the Eligible Customer agrees to be bound by the terms and conditions governing the HP Financing Facility (including any amendments, variations and/or revision to such terms and conditions).
- 5.2. The Eligible Customer agrees and grants his/her consent to PBB to process, collect, use and store all of his/her information for the purpose of this Program.
- 5.3. The Eligible Customer acknowledges and agrees that the records of transactions maintained by PBB and the decision of PBB on all matters relating to this Program shall be final, conclusive and binding on the Eligible Customer. PBB will not entertain any appeals or correspondences from any Customer and/or third party on any matter concerning this Program.

- 5.4. PBB shall not be responsible nor accept any liabilities of any nature and whatsoever arising or suffered by the Eligible Customer and/or third parties resulting directly or indirectly from this Program, unless it is due to PBB's gross negligence or wilful misconduct specifically related to this Program.
- 5.5. PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Program.
- 5.6. The promotional Program terms shall be review on monthly basis i.e. at the end of each calendar month. Interest rates may vary at the PBB's discretion if there is any change in the Overnight Policy Rate ("OPR").
- 5.7. The existing prevailing HP Financing procedures, terms and conditions shall apply and remain unchanged.
- 5.8. PBB reserves the right to approve/ reject and vary any HP Financing proposal submitted at its absolute discretion.
- 5.9. 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 Program.

6. PBB reserves the right:-

- 6.1. 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 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 Program; and
- 6.2. to cancel, withdraw, suspend, extend or terminate this Program prior to the expiry of this Program, in whole or in part, by providing twenty-one (21) calendar days' prior notice to the Eligible Customer 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, extension, suspension or termination of this Program shall not entitle the Eligible Customer to any claim or compensation against PBB 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, suspension or termination.

- 6.3. In the event of any inconsistency between these Terms and Conditions and any advertising, Program, promotions, publicity and other materials relating to or in connection with this Program, these Terms and Conditions shall prevail.
- 6.4. 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.
- 6.5. The Eligible Customer may view PBB's Privacy Notice which states how PBB uses his/her information at PBB's website or any of PBB's branches.
- 6.6. The Eligible Customer is reminded to read and understand these Terms and Conditions before participating in this Program. In the event there are any terms that the Customer do not understand, the Eligible Customer is advised to seek independent advice and discuss further with PBB's representative.
- 6.7. For further information, please contact or visit the nearest PBB HP Centre/ HP Hub.

PBB HP Centres / Hubs (Klang Valley)

State	HP Centres / Hubs	e-Mail ID
Kuala Lumpur	Jalan Sultan Sulaiman HP Centre 28th Floor, Bangunan Public Bank, No. 6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur Tel : 03-2272 3833	jsshpc@publicbank.com.my
Kuala Lumpur	Jalan Sungei Besi HP Centre 1st Floor, No. 12, Jalan Sungei Besi, 57100 Kuala Lumpur Tel : 03-9221 1799	jsbhpc@publicbank.com.my
Kuala Lumpur	KL City HP Centre 18th Floor, Menara Public Bank, No. 146, Jalan Ampang, 50450 Kuala Lumpur Tel : 03-2176 6000	klchpc@publicbank.com.my
Kuala Lumpur	Selayang HP Centre 2nd Floor, No. 45, 47 & 49 Jalan 2/3A, Pusat Bandar Utara Selayang, 68100 Batu Caves, Kuala Lumpur Tel : 03-6139 1688	slyhpc@publicbank.com.my
Kuala Lumpur	Setapak HP Centre 2nd Floor, No. 263 & 265, Jalan Genting Kelang, Setapak, 53300 Kuala Lumpur Tel : 03-4023 9166	stphpc@publicbank.com.my
Kuala Lumpur	Taman Maluri HP Centre 2nd Floor, No. 275 & 277 Jalan Mahkota, Taman Maluri, Cheras, 55100 Kuala Lumpur Tel : 03-9285 4598	tmihpc@publicbank.com.my
Selangor	Bandar Bukit Tinggi HP Centre 2nd Floor, No. 69 & 71, Jalan Batu Nilam 1, Bandar Bukit Tinggi, 41200 Klang, Selangor Tel : 03-3324 7887	bbthpc@publicbank.com.my

PBB HP Centres / Hubs (Klang Valley)

State	HP Centres / Hubs	e-Mail ID
Selangor	Bandar Puteri Puchong HP Centre 2nd Floor, No. 1 & 3, Jalan Puteri 2/3, Bandar Puteri, 47100 Puchong, Selangor Tel : 03-8065 7600	bpihpc@publicbank.com.my
Selangor	Bandar Setia Alam HP Centre 2nd floor, 35-1-1 & 35-1-2, Jalan Setia Prima A U13/A, Setia Alam, Seksyen U13, 40170 Shah Alam, Selangor Tel : 03-3348 3118	bsahpc@publicbank.com.my
Selangor	Bandar Sunway HP Centre 2nd Floor, No. 48 & 50, Jalan PJS 11/28A, Bandar Sunway, 46150 Petaling Jaya, Selangor Tel : 03-5630 6888	bsyhpc@publicbank.com.my
Selangor	Rawang HP Centre 45 Jalan 1B, Batu 17, Taman Jati, 48000 Rawang, Selangor Tel : 03-6091 0316 / 40	rwghpc@publicbank.com.my
Selangor	Section 14 HP Centre 2nd Floor, No. 12, 14 & 16, Jalan 14/14, 46100 Petaling Jaya, Selangor Tel : 03-7960 0966	s14hpc@publicbank.com.my
Selangor	Taman Indah HP Centre 2nd Floor, No 15 & 17, Jalan Kasturi 1, Plaza Kasturi, Off Jalan Balakong, Batu 11, 43200 Cheras, Selangor Tel : 03-9055 2288	tihhpc@publicbank.com.my

PBB HP Centres / Hubs (Northern)

State	HP Centres / Hubs	e-Mail ID
Kedah	Jalan Kota HP Centre 2nd Floor, No. 1557 & 1557A, Jalan Kota, 05000 Alor Setar, Kedah Tel : 04-733 4120	jkthpc@publicbank.com.my
Kedah	Sungai Petani HP Centre 1st Floor, No. 83, 84 & 85C, Jalan Pengkalan Susur Kiri, Taman Pekan Baru, 08000 Sungai Petani, Kedah Tel : 04-422 0190	spihpc@publicbank.com.my
Perak	Ipoh Main HP Centre 1st Floor, No. 7 - 13, Jalan Dato' Maharajalela, 30000 Ipoh, Perak Tel : 05-240 0500	imohpc@publicbank.com.my
Perak	Sitiawan HP Centre No. 167 - 168, Jalan Raja Omar, 32000 Sitiawan, Perak Tel : 05-692 2197	stwhpc@publicbank.com.my
Perak	Taiping HP Centre 22, 24 & 26, Jalan Taming Sari, 34000 Taiping, Perak Tel : 05-801 0537	taihpc@publicbank.com.my
Pulau Pinang	Bukit Mertajam HP Centre 1st Floor, No. 2644 - 2648, Jalan Che Bee Noor, 14000 Bukit Mertajam, Pulau Pinang Tel : 04-530 3133 / 04-539 3397 / 4121/ 1996	bmmhpc@publicbank.com.my

PBB HP Centres / Hubs (Northern)

State	HP Centres / Hubs	e-Mail ID
Pulau Pinang	Butterworth HP Centre 2nd Floor, No. 85, 87 & 89 Jalan Selat, Taman Selat, 12000 Butterworth, Pulau Pinang Tel : 04-331 5001 / 9001	btwhpc@publicbank.com.my
Pulau Pinang	Jalan Datuk Keramat HP Centre 2nd, 3rd & 4th Floor, No. 456, Jalan Datuk Keramat, 10460 Pulau Pinang Tel : 04-229 3500	jdkhpc@publicbank.com.my

PBB HP Centres / Hubs (Southern)

State	HP Centres / Hubs	e-Mail ID
Johor	Batu Pahat HP Centre 116,117 & 118, Jalan Chengal, Taman Makmur, Batu Pahat, 83000 Johor Tel : 07-436 7667	bpthpc@publicbank.com.my
Johor	Jalan Abdullah HP Centre 74, 76 & 78, Jalan Abdullah, Muar, 84000 Johor Tel : 06-952 6289	jahhpc@publicbank.com.my
Johor	Johor Bahru HP Centre Level 2, Public Bank Tower, No. 19, Jalan Wong Ah Fook, 80000 Johor Bahru, Johor Tel : 07-208 3800	jbuhpc@publicbank.com.my
Johor	Kluang HP Centre 3A, 3B & 3C, Jalan Dato' Teoh Siew Khor, Kluang, 86000 Johor Tel : 07-771 0007	kughpc@publicbank.com.my
Johor	Kulai HP Centre 42-1, 42-2 & 42-3, Jalan Raya, Kulai Besar, Kulai, 81000 Johor Tel : 07-663 3355	klihpc@publicbank.com.my
Johor	Segamat HP Centre 947 C, D & E, Jalan Genuang, 85000 Segamat, Johor Tel : 07-932 2221	sgmhpc@publicbank.com.my

PBB HP Centres / Hubs (Southern)

State	HP Centres / Hubs	e-Mail ID
Johor	Taman Johor Jaya HP Centre 1st Floor, B-21 & B-23, Jalan Molek 1/5A, Taman Molek, 81100 Johor Bahru, Johor Tel : 07-355 0495	tjjhpc@publicbank.com.my
Melaka	Batu Berendam HP Centre 2nd Floor, No. 1, 3 & 5, Jalan Mutiara Melaka 4, Taman Mutiara Melaka, Batu Berendam, 75350 Melaka Tel : 06-317 8383	bbmhpc@publicbank.com.my
Negeri Sembilan	Rasah HP Centre No. 1281 - 1284 Jalan Rasah, 70300 Seremban, Negeri Sembilan Tel : 06-766 3888 / 3800 / 3811	rshhpc@publicbank.com.my

PBB HP Centres / Hubs (East Coast)

State	HP Centres / Hubs	e-Mail ID
Kelantan	Wakaf Siku HP Centre 2nd Floor, 6-9 Jalan Sultan Yahya Petra 15200 Kota Bharu Kelantan Tel : 09-747 2350	wsuhpc@publicbank.com.my
Pahang	Bentong HP Hub 25 - 27, Jalan Chui Yin, 28700 Bentong, Pahang Tel : 09-222 0616	benhp@publicbank.com.my
Pahang	Jalan Beserah HP Centre 1st Floor, No. A 379/1, A 379/2, A 379/3 & A 379/4, Jalan Beserah, 25300 Kuantan, Pahang Tel : 09-567 3033	jbhhpc@publicbank.com.my
Pahang	Temerloh HP Hub 10,11 & 12 Jalan Ahmad Shah, Bandar Sri Semantan, 28000 Temerloh, Pahang Tel : 09-290 2260	tmlhp@publicbank.com.my
Terengganu	Kuala Terengganu HP Centre 1849, Bangunan Wisma Maju, Jalan Sultan Ismail, Kuala Terengganu, 20200 Terengganu Tel : 09-623 1477 / 8 / 9	ktuhpc@publicbank.com.my

PBB HP Centres / Hubs (East Malaysia)

State	HP Centres / Hubs	e-Mail ID
Sabah	Inanam HP Centre 2nd Floor, Lot No. 1, 2 & 3, Block C, K.K. Taipan, Inanam New Township, Jalan Tuaran, 88450 Kota Kinabalu, Sabah Tel : 088-421 278 / 279	innhpc@publicbank.com.my
Sabah	Prima Square HP Centre Lot 149-152, Block 15A, Phase II, Prima Square, Mile 4, Jalan Utara, 90000 Sandakan, Sabah Tel : 089-221 288, 228 338	psehpc@publicbank.com.my
Sabah	Tawau HP Hub Ground Floor, TB 304A & B, Block 34, Fajar Complex, Jalan Dunlop, 91000 Tawau, Sabah Tel : 089-777 166 / 167 / 752 501	twuhp@publicbank.com.my
Sarawak	Bintulu HP Hub Block F-G-02, Block F-1-02, Block F-2-02, Bintulu Paragon, No 2 Old Airport Place, 97000 Bintulu, Sarawak Tel : 086-317 928 / 958 / 978	btlhp@publicbank.com.my
Sarawak	Kuching City HP Centre 2nd Floor, No. 102 - 110, Jalan Song Thian Cheok, 93100 Kuching, Sarawak Tel : 082-423 761	kcyhpc@publicbank.com.my
Sarawak	Li Hua HP Centre 2, Level 3, Lorong Pahlawan 7B1, Jaya Li Hua Commercial Centre, 96000 Sibu, Sarawak Tel : 084-216 545 / 236 212 / 236 578 / 236 597 / 315 748 / 328 684	lhahpc@publicbank.com.my

PBB HP Centres / Hubs (East Malaysia)

State	HP Centres / Hubs	e-Mail ID
Sarawak	Miri HP Centre Second Floor, D6, D7 & D8, Miri Time Square, Marina Parkcity, 98000 Miri, Sarawak Tel : 085-427 927	mrihpc@publicbank.com.my