

TERMS AND CONDITIONS GOVERNING THE “DIAMOND RUSH” CAMPAIGN

The “**Diamond Rush**” 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 2026** to **31 March 2026**, both dates are inclusive, or such other dates as determined by PBB (“Campaign Period”).
- 1.2 This Campaign is available at all PBB branches in Malaysia.

2. Eligibility

- 2.1 This Campaign is open to all new and existing individual customers aged 18 years old and above as at the time of participation (“Eligible Participant”).
- 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 Public Investment Bank Berhad (“PIVB”);
 - b) non-individual customers i.e. sole-proprietors, partnerships, corporate entities, associations, clubs, schools and societies;
 - c) individuals who are or become mentally unsound;
 - d) individuals who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
 - e) individuals whose accounts held with PBB and/or PIBB are in delinquent or unsatisfactorily conducted as determined by PBB and/or PIBB.

3. Campaign Mechanisms

3.1 The Eligible Products under this Campaign are Conventional Regular Premium Bancassurance Products* (“RP”).

**The Bancassurance products are underwritten by AIA Berhad.*

3.2 During the Campaign Period and in conjunction with the “PB 60th Diamond Jubilee Celebration” Campaign (“60th Campaign”), Eligible Participants will earn additional Diamond Entries under the 60th Campaign for the purchase of RP with an annual premium amount of RM50,000 and above.

3.3 The total Diamond Entries earned is shown as follows:

Annual Premium Amount	Diamond Entries Earned for every RM4,000 Annual Premium Amount		
	60 th Campaign	Additional	Total
Below RM50,000	4	0	4
RM50,000 to RM75,000	4	2	6
Above RM75,000	4	4	8

4. Terms Specific to Insurance

4.1 The Eligible Participant must be the Policy Owner.

4.2 The Eligible Participant can purchase in multiple policies for each Bancassurance products within the Campaign Period.

4.3 The Bancassurance products which are credit related, all group plans, sold through telemarketing channel or online channels are not eligible for this Campaign.

4.4 Bancatakaful products are not eligible for this Campaign.

4.5 The purchase date / policy set-in-force date must be within the Campaign Period.

4.6 The Eligible Participant is deemed to have not fulfilled the Campaign criteria if:

- i. the insurance is cancelled during the “Free Look Period” or in the event the purchase of the insurance product is rejected by the insurance company;
- ii. the insurance is cancelled by the Eligible Participants.

“Free Look Period” refers to the relevant period commencing from the date of receipt of the policy document by the Eligible Participant pertaining to the relevant insurance product, whether it is hardcopy / e-Policy.

- 4.7 Combination of multiple policies from the same policyholder to meet the minimum premium amount is eligible to participate in this Campaign.
- 4.8 The premium amount excludes any ad hoc / regular top up.
- 4.9 The purchase of the insurance is also subject to the terms and conditions issued by AIA Berhad.

5. General Terms and Conditions

- 5.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these Terms and Conditions, the applicable terms and conditions governing the Eligible Products and/or the terms and conditions governing 60th Campaign (including any amendments, variations and/or revision to such terms and conditions). In the event of any inconsistency between these Terms and Conditions, the applicable terms and conditions governing the Eligible Products and/or the terms and conditions governing 60th Campaign, these Terms and Conditions shall prevail for the purpose of this Campaign.
- 5.2 The Eligible Participant acknowledges and agrees that the records of transactions maintained by PBB and the decision of PBB on all matters relating to this Campaign shall be final, conclusive and binding on the Eligible Participant. PBB will not entertain any appeals or correspondences from any Eligible Participant and/or third party on any matter concerning this Campaign.
- 5.3 The Eligible Participant agrees and grants his/her consent to PBB to process, collect, use and store all of the Eligible Participant's information for the purpose of this Campaign.
- 5.4 PBB shall not be responsible nor accept any liabilities for any nature or howsoever arising or suffered by the Eligible Participant and/or third parties whether resulting directly or indirectly from this Campaign unless it is due to PBB's gross negligence or wilful misconduct specifically related to this Campaign.
- 5.5 PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered, and/or published in any mass media, marketing or advertising materials.
- 5.6 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.
- 5.7 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.

5.8 PBB 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 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 other 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 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. For the avoidance of doubt, any cancellation, withdrawal, suspension or termination shall not entitle the Eligible Participant to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Eligible Participant whether as a direct or indirect result of such cancellation, withdrawal, suspension or termination.

5.9 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 of Malaysia.

5.10 The Eligible Participant may view PBB's Privacy Notice which states how PBB uses their information on PBB's website or at any of PBB's branches.

5.11 The Eligible Participant 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 Participant does not understand, the Eligible Participant is advised to seek independent advice and discuss further with PBB's representative.

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