

**TERMS AND CONDITIONS GOVERNING THE
“PB Used EEV MPV and SUV Campaign”**

The “PB Used EEV MPV and SUV Campaign” (“Campaign”) is launched by Public Bank Berhad (Registration No. 196501000672 (6463-H)) (“PBB”).

The terms and conditions below shall govern this Campaign.

1. The Campaign is valid from 15 March to 30 June 2024 unless stated otherwise (the “Campaign Period”).
2. This Campaign is applicable to all PBB Customers who purchased Used Passenger Energy Efficiency (EEV) Multi-Purpose Vehicles (MPV) and Sport-Utility Vehicles (SUV) (“Vehicle”) from PBB's Panel Used Car Dealers and apply Hire Purchase (“HP”) Financing from PBB (“the Eligible Customers”).
3. Eligible to EEV MPV and SUV of up to 7 years old make; based on year of manufacture/ make of the vehicle.
4. PBB HP Customers may enjoy the following attractive offers:
 - Preferential Interest Rate for Vehicle age up to 2 years old, enjoy interest rate which is equivalent to interest rate offered for new Vehicle
 - Special Promotional Interest Rate for Vehicle age 3 to 7 years old
 - Flexible Margin of Finance of up to 90% of the vehicle On-the-Road Price
 - Flexible Repayment Period up to 9 years
 - Hassle-Free Application Process
 - Fast Approval

General Term and Conditions

1. By participating in this Campaign, the PBB HP Customers agree 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).
2. The promotional Campaign 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").
3. The existing prevailing HP Financing procedures, terms and conditions shall apply and remain the unchanged.
4. PBB reserves the right to approve/ reject and vary any HP Financing proposal submitted at its absolute discretion.
5. The Eligible Customers agree and grant their consent to PBB to process, collect, use and store all of their information for the purpose of this Campaign.
6. The Eligible Customers acknowledge and agree 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 Customers. PBB will not entertain any appeals or correspondences from any Eligible Customers and/or third party on any matter concerning this Campaign.
7. PBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Customers and/or third parties resulting directly or indirectly from this Campaign, unless it is due to PBB's gross negligence or wilful misconduct specifically related to this Campaign.
8. PBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign.
9. To the fullest extent permitted by law, PBB 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.

10. PBB reserves the right:-

- a) 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 Customers 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; and
- b) to cancel, withdraw, suspend, extend 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 Customers 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 Campaign shall not entitle the Eligible Customers to any claim or compensation against PBB for any and all losses or damages suffered or incurred by the Eligible Customers whether as a direct or indirect result of such cancellation, withdrawal, extension, suspension or termination.

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.

12. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.

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

14. The Eligible Customers 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 Customers do not understand, the Eligible Customers are advised to seek independent advice and discuss further with PBB's representative.

15. For further information, please contact or visit the nearest PBB HP Centre/ HP Hub.

PBB HP Centres

HP Centre	e-Mail ID
Rasah HP Centre No. 1281 - 1284 Jalan Rasah, 70300 Seremban, Negeri Sembilan Tel : 06-762 2290	rshhpc@publicbank.com.my
Butterworth HP Centre 2nd Floor, No. 85, 87 & 89 Jalan Selat, Taman Selat, 12000 Butterworth, Pulau Pinang Tel : 04-331 5001	btwhpc@publicbank.com.my
Taman Maluri HP Centre 2nd Floor, No. 275 & 277 Jalan Mahkota, Taman Maluri, Cheras, 55100 Kuala Lumpur Tel : 03-9285 4598/ 03-9283 3808/ 03-9281 4919	tmihpc@publicbank.com.my
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
Johor Bahru HP Centre Level 2, Public Bank Tower, No. 19, Jalan Wong Ah Fook, 80000 Johor Bahru, Johor Tel : 07-223 4677	jbuhpc@publicbank.com.my
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
Jalan Kota HP Centre 2nd Floor, No. 1557 & 1557A, Jalan Kota, 05000 Alor Setar, Kedah Tel : 04-733 4120	jkthpc@publicbank.com.my

PBB HP Centres

HP Centre	e-Mail ID
Batu Berendam HP Centre 2nd Floor, No. 1, 3 & 5, Jalan Mutiara Melaka 4, Taman Mutiara Melaka, Batu Berendam, 75350 Melaka Tel : 06-317 8923	bbmhpc@publicbank.com.my
Jalan Datuk Keramat HP Centre 2nd, 3rd & 4th Floor, No. 456, Jalan Datuk Keramat, 10460 Pulau Pinang Tel : 04-229 3500/ 04-226 9388	jdkhpc@publicbank.com.my
Ipoh Main HP Centre 1st Floor, No. 7 - 13, Jalan Dato' Maharajalela, 30000 Ipoh, Perak Tel : 05-240 0500	imohpc@publicbank.com.my
KL City HP Centre 18th Floor, Menara Public Bank, No. 146, Jalan Ampang, 50450 Kuala Lumpur Tel : 03-2176 6000	klchpc@publicbank.com.my
Jalan Sultan Sulaiman HP Centre 28th Floor, Bangunan Public Bank, No. 6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur Tel : 03-2272 3833/ 03-2274 5220	jsshpc@publicbank.com.my
Kuching City HP Centre 2nd Floor, No. 102 - 110, Jalan Song Thian Cheok, 93100 Kuching, Sarawak Tel : 082-423 761	kcyhpc@publicbank.com.my
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
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

PBB HP Centres

HP Centre	e-Mail ID
Jalan Sungei Besi HP Centre 1st Floor, No. 12, Jalan Sungei Besi, 57100 Kuala Lumpur Tel : 03-9221 1799	jsbhpc@publicbank.com.my
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
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
Setapak HP Centre 2nd Floor, No. 263 & 265, Jalan Genting Kelang, Setapak, 53300 Kuala Lumpur Tel : 03-4023 9166	stphpc@publicbank.com.my
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
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
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
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

HP Centre	e-Mail ID
Wakaf Siku HP Centre 2nd Floor, 6-9 Jalan Sultan Yahya Petra 15200 Kota Bharu Kelantan Tel : 09-747 2350/1/2	wsuhpc@publicbank.com.my
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 2288/3/4/5	tihhpc@publicbank.com.my
Miri HP Centre Second Floor, D6, D7 & D8, Miri Time Square, Marina Parkcity, 98000 Miri, Sarawak Tel : 085-434819, 427927	mrihpc@publicbank.com.my
Kluang HP Centre 3A, 3B & 3C, Jalan Dato' Teoh Siew Khor, Kluang, 86000 Johor Tel : 07-7710007 / 07-7718490 / 1 / 07-7738492 / 07-7728493	kughpc@publicbank.com.my
Batu Pahat HP Centre 116,117 & 118, Jalan Chengal, Taman Makmur, Batu Pahat, 83000 Johor Tel : 07-4320799 / 07-4331112 / 07-4385677 / 8	bpthpc@publicbank.com.my
Jalan Abdullah HP Centre 74, 76 & 78, Jalan Abdullah, Muar, 84000 Johor Tel : 06-9518760 / 06-9501223 / 06-9526289 / 06-9501564 / 06-9501277	jahhpc@publicbank.com.my
Rawang HP Centre 45 Jalan 1B, Batu 17, Taman Jati, 48000 Rawang, Selangor Tel : 03-60910316 / 59 / 40 / 297	rwghpc@publicbank.com.my
Sitiawan HP Centre No. 167 - 168, Jalan Raja Omar, 32000 Sitiawan, Perak Tel : 05-6922197 / 05-6910385 / 05-6910398	stwhpc@publicbank.com.my

PBB HP Hubs

HP Hub	e-Mail ID
Kangar HP Hub 10-G, 10-H 10-I & 10-J, Jalan Raja Syed Alwi, 01000 Kangar, Perlis Tel : 04-977 1880 / 1930 / 1940 / 1960	kgrhp@publicbank.com.my
Labuan HP Hub Public Bank Building, 5, Jalan Merdeka, 87007 Wilayah Persekutuan Labuan, P.O. Box 81374, 87023, Wilayah Persekutuan Labuan Tel : 087-414357, 415589, 415590	lbnhp@publicbank.com.my
Tawau HP Hub Ground Floor, TB 304A & B, Block 34, Fajar Complex, Jalan Dunlop, 91000 Tawau, Sabah Tel : 089-777166/ 777167/ 777863	twuhp@publicbank.com.my
Prima Square HP Hub Lot 149-152, Block 15A, Phase II, Prima Square, Mile 4, Jalan Utara, 90000 Sandakan, Sabah Tel : 089-221288, 228338	psehp@publicbank.com.my
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 : 086-858788	btlhp@publicbank.com.my
Li Hua HP Hub 2, Level 3, Lorong Pahlawan 7B1, Jaya Li Hua Commercial Centre, 96000 Sibu, Sarawak Tel : 084-235348	lhahp@publicbank.com.my
Kulai HP Hub 42-1, 42-2 & 42-3, Jalan Raya, Kulai Besar, Kulai, 81000 Johor Tel : 07-6633355 / 77 / 44 / 07-6619955	klih@publicbank.com.my
Temerloh HP Hub 10,11 & 12 Jalan Ahmad Shah, Bandar Sri Semantan, 28000 Temerloh, Pahang Tel : 09-2902260 / 87 / 09-2902308	tmlhp@publicbank.com.my

PBB HP Hubs

HP Hub	e-Mail ID
Taiping HP Hub 22, 24 & 26, Jalan Taming Sari, 34000 Taiping, Perak Tel : 05-8010517 / 8 / 05-8010548 / 05-8010537	taihp@publicbank.com.my
Segamat HP Hub 947 C, D & E, Jalan Genuang, 85000 Segamat, Johor Tel : 07-9322221 / 07-9332223 / 07-9332225 / 07-9332227	sgmhp@publicbank.com.my
Kuala Terengganu HP Hub 1849, Bangunan Wisma Maju, Jalan Sultan Ismail, Kuala Terengganu, 20200 Terengganu Tel : 09-6231477 / 8 / 9 / 09-6233780 / 1 / 2	ktuhp@publicbank.com.my
Bentong HP Hub 25 - 27, Jalan Chui Yin, 28700 Bentong, Pahang Tel : 09-2220625 / 13 / 16	benhp@publicbank.com.my