# Terms & Conditions on "Welcome & Trade Campaign"

## 1. Campaign

1.1 Public Bank Berhad ("the Bank") is organising "Welcome & Trade Campaign" ("Campaign") which will commence from 1 August 2026 until 31 October 2026 (both dates inclusive) or such other extended period as determined by the Bank ("Campaign Period").

## 2. Eligibility

2.1 This Campaign is open to individual who applies and successfully opens PB Sharelink account (Refer to Clause 3.2 on the eligible PB Sharelink account) during the Campaign Period. ("Eligible Customer").

2.2 The following persons are not eligible to participate in this Campaign:

(a) existing customer with any type of PB Sharelink Account;

(b) staff of Public Bank Group and any of their immediate family members;

(c) non-individual customers, i.e. sole proprietorships, partnerships, corporate entities, associations, clubs, schools and societies;

(d) customers whose account(s) are closed, terminated or suspended during this Campaign;

(e) customers whose account(s) held with the Bank are in delinquent or unsatisfactorily conducted as determined by the Bank;

(f) customers who are or become mentally unsound;

(g) customers who have been adjudicated bankrupt, wound-up or have legal proceedings of any nature instituted against them;

(h) customers that are trading with the Bank's panel stockbrokers under broker tie-up arrangement or also known as broker tie-up PB Sharelink accountholder(s).

## 3. Campaign Mechanics

3.1 Definition:-

(a) "Public Bank Group" refers to the Bank, its subsidiaries and related companies.

(b) "Share trading contract" means a contract where a "Buy" or "Sell" order of a stock has been matched and confirmed by Bursa Malaysia Bhd and a contract note has been issued by PIVB. In the event the same stock is under the same trading mode within the same day, regardless it is "Buy" or "Sell" order, it will be considered as one (1) contract for the purpose of this Campaign.

3.2 During the Campaign Period, the Eligible Customer is required to apply for any of the following types of PB Sharelink account* and link it to an active CDS account and trading account maintained with Public Investment Bank Berhad ("PIVB") (with exception to those stated in Clause 2.2 above) to stand a chance to win the Welcome Reward and/or Trade Reward:-

(a) PB Sharelink – Cash Trading ("CA"); or
(b) PB Sharelink – Collaterised Trading ("CT").

The CA and CT shall collectively be referred to as the Accounts.

The deposits in PB Sharelink account are protected by PIDM up to RM250,000 for each depositor. Shares in PB Sharelink account are not protected by PIDM.

**For the avoidance of doubt, such applications are subject to the Bank's approval which is in its sole discretion.*

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Welcome Reward

3.3 During the Campaign Period, the Eligible Customer who successfully opens the Account will be entitled to receive a reimbursement of the account opening fees* incurred by the Eligible Customer up to a maximum of RM30 (for CA Account) or RM40 (for CT account) (collectively referred to as "Welcome Reward") subject to the total number of "Buy" share trading contract concluded as illustrated below.

**For the avoidance of doubt, account opening fees are fees for opening of Bursa Malaysia Depository Account and the nominal stamping for nominee agreement, letter of set-off and/or letter of offer.*

Illustration:-

| Total No. of "Buy" Share Trading Contract(s) Concluded during the Campaign Period | Welcome Reward | |
|---|---|---|
| | For CA Account | For CT Account |
| 1 | Capped at RM10 | Capped at RM10 |
| 2 | Capped at RM20 | Capped at RM20 |
| 3 | Capped at RM30 | Capped at RM30 |
| 4 | Capped at RM30 | Capped at RM40 |
| 5 | Capped at RM30 | Capped at RM40 |

3.4 Each Eligible Customer is only entitled to one (1) Welcome Reward, either for a CA Account or a CT Account throughout the entire Campaign Period.

*For the avoidance of doubt, in the event that an Eligible Customer opens both a CA Account and a CT Account, the Account that is successfully opened first will be eligible for the "Welcome Reward".*

Trade Reward

3.5 During the Campaign Period, the Eligible Customer who successfully opens the Account will be entitled to a cash reward for each "Buy" share trading contract concluded. Each Eligible Customer is only entitled to a maximum of ten (10) cash reward in this Campaign as illustrated below ("Trade Reward").

Illustration:-

| Total No. of "Buy" Share Trading Contract(s) Concluded during the Campaign Period | Trade Reward | Cumulative Trade Reward |
|---|---|---|
| 1 | RM8 | RM8 |
| 2 | RM8 | RM16 |
| 3 | RM8 | RM24 |
| 4 | RM8 | RM32 |
| 5 | RM8 | RM40 |
| 6 | RM8 | RM48 |
| 7 | RM8 | RM56 |
| 8 | RM18 | RM74 |
| 9 | RM18 | RM92 |
| 10 | RM28 | RM120 |
| More than 10 | - | Capped at RM120 |

Fulfillment of the Reward

3.6 The Welcome Reward and Trade Reward will be credited into the Eligible Customer's Account within three (3) months after the end of the Campaign Period.

3.7 The Welcome Reward and Trade Reward are non-transferable to any other party and not exchangeable for any other goods or credit, whether in part or in full.

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Right to Forfeit

3.8 The Bank reserves the right to forfeit the Welcome Reward and Trade Reward:-

(a) if the Eligible Customer's Account is terminated, suspended, closed or cancelled prior to the delivery of the Welcome Reward and Trade Reward; or

(b) in the event of non-compliance of these Terms and Conditions, the terms and conditions governing the Accounts and any terms and conditions governing the services utilised by the Eligible Customer for the purpose of this Campaign.

## 4. General Terms and Conditions

4.1 By participating in this Campaign, the Eligible Customer agrees to be bound by these Terms and Conditions and the terms and conditions governing the Accounts and any other terms and conditions governing the services utilised by the Eligible Customer (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, the terms and conditions governing the Accounts and any other 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 his consent to the Bank to process, collect, use and store all of their information for the purpose of this Campaign.

4.3 The Eligible Customer acknowledges and agrees that the records of transactions maintained by the Bank and the decision of the Bank on all matters relating to this Campaign shall be final, conclusive and binding on the Eligible Customer. The Bank will not entertain any appeals or correspondences from any Eligible Customer and/or third party on any matter concerning this Campaign.

4.4 The Bank 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 unless it's due to the Bank's gross negligence or wilful misconduct specifically related to this Campaign.

4.5 The Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any mass media, marketing or advertising materials.

4.6 In the event of any inconsistencies between these Terms and Conditions and any advertising, campaign, promotions and publicity and other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.

4.7 To the fullest extent permitted by law, the Bank 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.

4.8 The Bank 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 the Bank's website, displaying notice at the Bank's branches or any other manner as may be determined by the Bank 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.

4.9 The Bank reserves the right to cancel, terminate, withdraw, extend or suspend this Campaign prior to the expiry of this Campaign, in whole or in part, at any time, with prior notice. For the avoidance of doubt, any cancellation, termination, withdrawal, extension or suspension by the Bank of this Campaign shall not entitle the Eligible Customer to any claim or compensation against the Bank for any and all losses or damages suffered or incurred by the Eligible Customer as a direct and indirect result of the act of cancellation, termination, withdrawal, extension or suspension.

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4.10 To the fullest extent permitted by law, the Bank shall not be responsible for any failure or delay in the transmission of any transactions being captured in the Bank’s system, which may result in the Eligible Customer being omitted from the selection process during the Campaign Period.

4.11 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.

4.12 The Eligible Customer may view the Bank’s Privacy Notice which states how the Bank uses their information at the Bank’s website or any of the Bank’s branches.

4.13 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 the Bank’s representative.

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