

**“Travel with MyPB App!” CAMPAIGN
TERMS AND CONDITIONS**

“Travel 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

- 1.1 This Campaign will commence from 1 October 2026 to 31 December 2026, 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 all new and existing PBB and Public Islamic Bank Berhad (Company Registration No. 197301001433 (14328-V)) (“**PIBB**”) (collectively referred to as the “**Bank**”) individual customers aged 18 years old and above who have access to the Bank’s MyPB mobile application (“**MyPB App**”) and maintain any of the following accounts (“**Eligible Customer**”):-

Conventional Current Account/Savings Account (“CASA”)	Commodity Murabahah Current Account-i/Savings Account-i (“CMCA-i/CMSA-i”)
• Basic Savings Account • PLUS Savings Account • 50 PLUS Savings Account • MoneyPLUS Savings Account • PB MySalary Savings Account • PB UnionPay Savings Account • PLUS Current Account • Basic Current Account	• Commodity Murabahah Savings Account-i • Commodity Murabahah ForU2Save Savings Account-i • Commodity Murabahah PB MySalary Savings Account-i • Commodity Murabahah BASIC Savings Account-i • Commodity Murabahah Current Account-i • Commodity Murabahah PLUS

• Premier ACE Account • ACE Account	Current Account-i • Commodity Murabahah - BASIC Current Account-i
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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 or PIBB, as the case may be.

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) “Alipay+ Service” refers to 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.
- b) “Alipay+ Core” refers to a system through which Alipay+ Core Operator and its affiliates deliver electronic payment processing, clearing and settlement, providing interoperable and cross border digital payment.
- c) “Alipay+ Core Operator” refers to 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.

- d) “Merchant” refers to businesses, sole proprietors, partnerships, statutory bodies, societies and/or other similar entities that accept payments via Alipay+ Service.
- e) “Merchant-Presented Mode Payment” refers to a QR payment mode where a Merchant displays a QR Code for users or customers to scan.
- f) “User-Presented Mode Payment” refers to a QR payment mode where a user or customer displays a QR Code for Merchant to scan.
- g) “Public Bank Group” refers to PBB, its subsidiaries and related companies.
- h) “Instagram” refers to the social media platform operated by Meta Platforms, Inc. and/or its affiliates.
- i) “Instagram Account” refers to the account registered and maintained by the Eligible Customer on Instagram. The username of the account must be similar or identifiable to the Eligible Customer.
- j) “Public” refers to privacy setting of an Instagram account which allows the account and its content to be viewed by members of the public without requiring approval or permission from the account holder.
- k) “Instagram Post” refers to a post published by the Eligible Customer on their Instagram Account during the Campaign Period which fulfils all the requirements stipulated under the Qualifying Requirements, including the use of the Campaign Hashtag (#TravelwithMyPBAlipay) and tagging @publicbankmy.
- l) “Tagging” refers to act of mentioning the official Public Bank Malaysia Instagram account @publicbankmy, in the Instagram Post.

3.2 During the Campaign Period, Eligible Customer who performs one (1) Alipay+ payment for an amount equivalent to RM50 or above via MyPB App to any Merchants that support Alipay+ Service by debiting from the Eligible Customer’s Selected Account (as defined in Clause 3.2(c)(iii)) (“**Qualifying Transaction**”) will earn one **(1) entry** PROVIDED THAT the following has been complied:

- a) During the Campaign Period, the Eligible Customer shall publish a Public Instagram Post in his/her Instagram Account, featuring his/her experience in the respective country, together with the campaign hashtag #TravelwithMyPBAlipay and Tagging @publicbankmy, showing any one (1) of the following:-

- i) shopping at retail stores in that respective country; or
 - ii) dining at local restaurants or cafés of that respective country; or
 - iii) enjoying attractions or activities in that respective country.
- b) The Eligible Customer's Instagram Account must remain as Public until the winners have been announced.
- c) During the Campaign Period, the Eligible Customer is required to send an e-mail to innovate@publicbank.com.my containing the following information:-
 - i) Full Name as per Identification Card/Passport; and
 - ii) Identification Card Number/Passport Number; and
 - iii) Account Number of the CASA or CMCA-i/CMSA-i that the Eligible Customer selects to participate in this Campaign ("**Selected Account**"); and
 - iv) Screenshot of the Instagram Post; and
 - v) URL link of the Instagram Post.

3.3 The Instagram Post must NOT contain any material which is or promotes activities that 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 deemed inappropriate by PBB, in its sole opinion. In the event the Eligible Customer breaches this clause, PBB may disqualify the Eligible Customer from his/her participation in this Campaign without further notice.

3.4 In the event the Eligible Customer uses more than one (1) Selected Accounts to perform the Qualifying Transaction, the entries in each of the Selected Account will be calculated separately and not cumulatively for the purpose of this Campaign.

Campaign Prize

3.5 The top three (3) Eligible Customers with the highest number of entries will be selected as the winners for the Grand Cash Prize of RM3,000 each ("**Grand Cash Prize**"). The subsequent twenty-seven (27) Eligible Customers with the highest

number of entries (i.e. 4th to 30th) will be rewarded with a Consolation Cash Prize of RM800 each (“**Consolation Cash Prize**”) (the Grand Cash Prize and the Consolation Cash Prize shall be collectively referred to as “**Campaign Prize**”).

- 3.6 In the event of a tie on the number of the entries between two (2) Eligible Customers, the Eligible Customer with the higher transaction value will be ranked higher than the latter.
- 3.7 A total sum of RM30,600 has been allocated as the Campaign Prize under this Campaign and to be won throughout the Campaign Period.
- 3.8 Each Eligible Customer is only entitled to win one (1) Campaign Prize under this Campaign.
- 3.9 The Campaign Prize will be credited into the winner’s Selected Account within eight (8) to fourteen (14) weeks after the end of the Campaign Period.

4. Other Terms and Conditions

- 4.1 The winners’ names will be published on PBB’s website and social media platforms.
- 4.2 PBB reserves the right to: -
 - a) forfeit the Campaign Prize where there is a termination, suspension or closure of the winners’ CASA or CMCA-i/CMSA-i.
 - b) forfeit the Campaign Prize in the event of non-compliance of these Terms and Conditions, the terms and conditions governing the Eligible Customer’s CASA or CMCA-i/CMSA-i, the terms and conditions governing Alipay+ Service, 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.
- 4.3 The Campaign Prize is non-transferable to any other party or parties and not exchangeable for other goods or credit, whether in part or in full.
- 4.4 The Eligible Customer agrees and grants his/her consent to PBB to publish his/her Instagram Post on PBB’s Instagram and Facebook Page.

5. General Terms and Conditions

- 5.1 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 CASA or CMCA-i/CMSA-i, 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, the terms and conditions governing the Eligible Customer's CASA or CMCA-i/CMSA-i, 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.

- 5.2 The Eligible Customer agrees and grants his/her consent to PBB and/or PIBB to process, collect, use and store all of his/her information for the purpose of this Campaign.
- 5.3 The Eligible Customer agrees and grants his/her consent to PBB and/or PIBB to publish his/her details such as name on PBB's website and social media.
- 5.4 Any props, accessories or equipment featured together with the Campaign Prize 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 Campaign Prize.
- 5.5 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/or the Campaign Prize.
- 5.6 PBB and/or PIBB shall not be responsible nor accept any liabilities of any nature or howsoever arising or suffered by the Eligible Customer and/or third parties whether resulting directly or indirectly from this Campaign and/or the Campaign Prize unless it is due to PBB's and/or PIBB's gross negligence or willful misconduct specifically related to this Campaign and/or the Campaign Prize.
- 5.7 PBB and/or PIBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign and/or the Campaign Prize offered and published in any mass media, marketing or advertising materials.

- 5.8 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 Campaign Prize under this Campaign.
- 5.9 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.
- 5.10 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.
- 5.11 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.
- 5.12 The Eligible Customer may view PBB's and/or PIBB's privacy notice which states how PBB and/or PIBB uses his/her information at PBB's website or any of PBB's and/or PIBB's branches.
- 5.13 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 PBB and/or PIBB's representative.