

TERMS AND CONDITIONS GOVERNING THE “RCB BIRTHDAY MONTH PRIVILEGES” CAMPAIGN

The “RCB Birthday Month Privileges” Campaign (“Campaign”) is launched jointly by Public Bank Berhad Registration No. 196501000672 [6463-H] (“PBB”) and Public Islamic Bank Berhad Registration No. 197301001433 [14328-V] (“PIBB”). The terms and conditions below shall govern this Campaign.

1. Campaign Period

1.1 This Campaign will run from **1 January 2025 to 30 June 2025**, both dates are inclusive, or such other dates as determined by PBB / PIBB (“Campaign Period”).

2. Eligibility

2.1 This Campaign is open to all Red Carpet Banking (“RCB”) customers whose birthdays fall during the Campaign Period and who maintain a minimum value / net asset value as stated in Table A. The minimum value / net asset value is a combination of the following:

- i) aggregated deposits in any or all of their individual or joint Deposit Account(s)* (as defined in the terms and conditions governing RCB Membership (“RCB T&C”)); and / or
- ii) Investment (as defined in RCB T&C); and / or
- iii) Bancassurance / Bancatakaful (as defined in RCB T&C).

(“Eligible Participant”).

* The Deposit Account(s) are protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

Table A

RCB Membership Category	Minimum Value / Net Asset Value (RM)
Gold (“RCB Gold”)	300,000 to below 1,000,000
Elite (“RCB Elite”)	1,000,000 and above

2.2 This Campaign is available at all PBB and PIBB branches including RCB Centres in Malaysia.

2.3 The following persons are **NOT** eligible to participate in this Campaign:

- a) permanent and/or contract employees of PBB, PIBB and Public Investment Bank Berhad;
- b) non-individual customers i.e. sole-proprietorships, partnerships, corporate entities, associations, clubs, schools and societies;
- c) persons who are or become mentally unsound;
- d) persons who have been adjudicated bankrupt or have legal proceedings of any nature instituted against them; and
- e) persons whose account held with PBB and/or PIBB are in delinquent or unsatisfactorily conducted as determined by PBB and/or PIBB.

3. Campaign Mechanics

3.1 Eligible Product(s) refers to the following: -

No.	Eligible Product(s)
1.	<u>Conventional:</u> PLUS Fixed Deposit* (“PLUS FD”)
2.	<u>Islamic:</u> Term Deposit-i* (“TD-i”)
3.	PB Series of Equity / Balanced / Mixed Asset Unit Trust Funds (UT) [“Eligible Funds”]

* Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

3.2 On the birthday month of the Eligible Participant or the following month after the Eligible Participant’s birthday month, the Eligible Participant is entitled to the following promotions:

- a) PLUS FD / TD-i
The Eligible Participant is entitled to a promotional interest / profit rate for the deposit placement under PLUS FD or TD-i as stated in Appendix I.

The deposit placement under this Campaign is subject to a minimum and maximum capping as follows:

RCB Membership Category	Minimum Placement Amount (RM)	Maximum Placement Amount (RM)
RCB Gold	50,000	300,000
RCB Elite	100,000	500,000

The deposit placement can be made in multiple receipts provided that each receipt has the same placement amount and tenure.

b) Unit Trust

The Eligible Participant is entitled to receive a one-off **Birthday Cash Reward** as stated in the table below when the Eligible Participant applies and successfully invests in a single transaction into the Eligible Funds during the Eligible Participant's birthday month or the following month after the Eligible Participant's birthday month.

For the avoidance of doubt, the entitlement for the Birthday Cash Reward will be based on the Eligible Participant's highest investment in a single transaction.

Tier	Investment into the Eligible Funds	Birthday Cash Reward
1	RM80,000 to below RM150,000	RM288
2	RM150,000 to below RM300,000	RM488
3	RM300,000 and above	RM688

Illustration

If the Eligible Participant's birthday is on 1 January 2025, the Eligible Participant is entitled to enjoy the promotions stated in clause 3.2 above for the month of January 2025 and February 2025 only.

Terms Specific to PLUS FD / TD-i

- 3.3 All monies or funds placed under PLUS FD / TD-i must be from fresh funds. "Fresh funds" refers to any monies or funds which do not originate from the existing funds in the Eligible Participant's deposit account whether held solely or jointly with another person and maintained with PBB or PIBB. The Eligible Participant must make the deposit placement within seven (7) calendar days from the date the monies or funds are transferred or credited into the Eligible Participant's account, if not the monies or funds will no longer be deemed as "fresh funds".

- 3.4 A PLUS FD / TD-i placement confirmation advice will be issued upon receipt and acceptance by PBB / PIBB of the PLUS FD / TD-i placement under this Campaign.
- 3.5 The PLUS FD / TD-i is for 6-month placement only. The promotional interest / profit rate is applicable for one (1) cycle only. The PLUS FD / TD-i will be automatically renewed for 6-month tenure at PBB's / PIBB's prevailing interest / profit board rate with the PLUS FD interest / TD-i profit (whichever applicable) added to the principal amount or credited into the Eligible Participant's designated Current Account / Current Account-i or Savings Account / Savings Account-i ("CASA / CASA-i") upon maturity.
- 3.6 The accountholder(s) for PLUS FD / TD-i and CASA / CASA-i must be in the name of the same individual(s).
- 3.7 Interest or profit (whichever applicable) is calculated based on the actual number of days.
- 3.8 Upon maturity, the PLUS FD interest / TD-i profit (whichever applicable) will be added to the principal amount or credited into the Eligible Participant's designated CASA / CASA-i in accordance with PBB's / PIBB's standard operational rules for crediting of PLUS FD interest / TD-i profit (whichever applicable) to CASA / CASA-i.
- 3.9 **Any PLUS FD / TD-i placement which is made under this Campaign and withdrawn prior to its maturity will not be entitled to any interest / profit (whichever applicable).**

The above condition will remain applicable upon renewal of the PLUS FD / TD-i placements.

- 3.10 Partial withdrawal of the PLUS FD / TD-i placement is **not** allowed.
- 3.11 All instructions for withdrawal of the PLUS FD / TD-i placement must be made by giving clear and precise instructions in writing and duly signed by the relevant authorised signatory(ies) of the accountholder with regard to the withdrawal and disposal of the placement. PBB and PIBB are entitled to refuse / refrain from carrying out such instructions if the signature(s) on any such document appears to PBB or PIBB, as the case may be, differ from the specimen signature(s) in PBB's or PIBB's system. All alterations in such instructions should be confirmed by the authorised signatory(ies) in which the signature(s) shall be in accordance with the specimen signature(s) in PBB's or PIBB's system.
- 3.12 Any PLUS FD / TD-i placement made under this Campaign shall not be pledged as security for any overdraft, cash line facility-i, any other facility or financing.
- 3.13 This Campaign is **not** valid with other product promotions that are concurrently offered by PBB and/or PIBB.

Terms Specific to UT

- 3.14 The investment amount for UT must be in a single transaction. No combination or accumulation of different types of Eligible Funds is allowed.
- 3.15 The following UT investments are NOT eligible for this Campaign:
- a) All types of switching transactions;
 - b) Public e-Series of Equity / Balanced / Mixed Asset Unit Trust Fund;
 - c) Cumulative investment amounts for different Eligible Funds and/or different days within the Campaign Period;
 - d) Investments made using funds from Employees Provident Fund (EPF);
 - e) Investments made via online platform i.e. Public Mutual Online;
 - f) Investments made via other UT related campaigns that are concurrently offered by PBB and/or PIBB;
 - g) Investments into Private Retirement Scheme (PRS).
- 3.16 The Eligible Participant is not deemed to have invested in the Eligible Funds if it is cancelled during the “cooling-off period” and will not be entitled for the Birthday Cash Reward.
- 3.17 “Cooling-off period” refers to a period of six (6) business days commencing from the date of receipt of the investment application form by and payment to Public Mutual Berhad (“PMB”). Such cooling-off period is only applicable to Eligible Participant who invests in any unit trust funds with PMB for the first time.
- 3.18 The Eligible Funds are also subject to the terms and conditions issued by PMB from time to time.
- 3.19 Each Eligible Participant is entitled to receive one (1) Birthday Cash Reward only throughout the Campaign Period.
- 3.20 The Birthday Cash Reward will be credited within sixteen (16) weeks after the transaction date of the UT investment into the Current Account / Current Account-i or Savings Account / Savings Account-i (“CASA / CASA-i”) maintained by the Eligible Participant.
- 3.21 The Eligible Participant will not be entitled to the Birthday Cash Reward under this Campaign in the event that the Eligible Participant’s CASA / CASA-i is closed, converted, suspended, cancelled, terminated, dormant or inactive prior to the crediting of the Birthday Cash Reward to the Eligible Participant’s CASA / CASA-i.
- 3.22 The Birthday Cash Reward under this Campaign is not transferable to any third party, non-negotiable and non-exchangeable for up-front cash, credit or kind, in part or in full.
- 3.23 PBB and/or PIBB reserve the right to forfeit the Birthday Cash Reward in the event of non-compliance of these terms and conditions.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Participant agrees to be bound by these terms and conditions, the terms and conditions governing the Eligible Product(s), terms and conditions governing the RCB Membership and the terms and conditions governing CASA / CASA-i (including any amendments, variations and/or revision to such terms and conditions). In the event of any inconsistency between these terms and conditions, the terms and conditions governing the Eligible Product(s), terms and conditions governing the RCB Membership and the terms and conditions governing CASA / CASA-i, these terms and conditions shall prevail for the purpose of this Campaign.
- 4.2 The Eligible Participant acknowledges and agrees that the records of transactions maintained by PBB and PIBB and the decision of PBB and PIBB in relation to any matter on this Campaign and the Birthday Cash Reward shall be final, conclusive and binding on them. PBB and PIBB will not entertain any appeals or correspondences from any Eligible Participant and/or third party on any matter concerning this Campaign.
- 4.3 The Eligible Participant agrees and grants the consent to PBB and PIBB to process, collect, use and store all of the Eligible Participant's information relating to the Eligible Product(s), CASA and CASA-i for the purpose of this Campaign.
- 4.4 PBB and PIBB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Participant and/or third party resulting directly or indirectly from this Campaign and the Birthday Cash Reward unless it is due to PBB's or PIBB's gross negligence or wilful misconduct specifically related to this Campaign.
- 4.5 PBB and PIBB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign and the Birthday Cash Reward published in any mass media, marketing or advertising materials.
- 4.6 To the fullest extent permitted by law, PBB and PIBB 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 and the Birthday Cash Reward under this Campaign.
- 4.7 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.

4.8 PBB and PIBB reserve 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 / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by PBB / PIBB 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 / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by PBB / PIBB 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 / PIBB 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; and
- c) to revise the promotional interest / profit rate under this Campaign by providing prior notice to the Eligible Participant through posting on PBB's / PIBB's website, displaying notice at PBB's / PIBB's branches or any other manner as may be determined by PBB / PIBB from time to time.

4.9 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.

4.10 Eligible Participant may view PBB's / PIBB's Privacy Notice which states how PBB / PIBB uses the Eligible Participant's information on PBB's / PIBB's website or at any of PBB's / PIBB's branches.

4.11 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 / PIBB's representative.

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Appendix I

The promotional interest / profit rate offered under “RCB Birthday Month Privileges” Campaign is as follows:

For Campaign Period from 1 January 2025 to 18 March 2025

Tenure	Promotional Interest / Profit Rate (% p.a.)
6-Month	3.85

For Campaign Period from 19 March 2025 to 30 June 2025

Tenure	Promotional Interest / Profit Rate (% p.a.)
6-Month	4.00