

## **TERMS AND CONDITIONS GOVERNING THE “PBB 60<sup>th</sup> ANNIVERSARY REWARD” CAMPAIGN**

The “PBB 60<sup>th</sup> Anniversary Reward” (“Campaign”) is launched by Public Investment Bank Berhad (20027-W) (“PIVB”). The terms and conditions below shall govern this Campaign (“Terms and Conditions”).

### **1. Campaign Period**

- 1.1. This Campaign will run from **15<sup>th</sup> April 2026** to **14<sup>th</sup> October 2026**, both dates inclusive, or such other dates as determined by PIVB (hereafter referred to as “Campaign Period”).

### **2. Eligibility**

- 2.1. The Campaign is open to all new and existing PIVB individual clients who perform share trading via online or offline through PIVB’s eTrade Global trading account (hereinafter referred to as “Eligible Participant”).
- 2.2. The following persons are **NOT** eligible to participate in this Campaign:
  - i) Permanent and/or contract employees of Public Bank Berhad (“PBB”), Public Islamic Bank Berhad (“PIBB”) and PIVB, their immediate family members (i.e. children, parents, siblings, and spouse);
  - ii) Non-individual clients i.e. sole-proprietors, partnerships, corporate and institutional entities, associations, clubs, schools and societies;
  - iii) Margin clients;
  - iv) PIVB Remisiers, their immediate family members (i.e. children, parents, siblings, and spouse); and
  - v) PIVB’s Capital Markets Services Representative’s License Holders.

### **3. Campaign Mechanics & Prizes**

- 3.1. Eligible Participant who performs trading of foreign stocks via eTrade Global during the Campaign Period will be eligible to participate in the Campaign automatically. The Eligible Participant need not apply to PIVB to be considered for the Campaign.
- 3.2. Eligible Participant are to accumulate their total trade value from foreign share trading within the Campaign Period whereby both buy and sell trade value from any exchanges are considered.

- 3.3. Total trade value is calculated based on the total quantity & total price of each trade executed during the Campaign Period.
- 3.4. There is only one category of prize for this campaign and it is eligible for all Eligible Participants who achieved the cumulative trade value as follows: -

<b>Qualifying Criteria</b>	<b>Prize</b>
With a cumulative trade value of RM6.0mil during the Campaign Period	6gm worth of gold in Public Bank's GIA

- i. Eligible Participant who is entitled to the prize (“Eligible Winners”) are required to claim their prizes within FOUR (4) weeks at our participating Public Bank branch at Menara Public Bank 2, Jalan Raja Chulan upon the announcement of the winners at the end of the Campaign Period.
- ii. Eligible Winners are required to have a Public Bank Gold Investment Account (GIA) to redeem the prize.
- iii. In the event that the Eligible Winners do not have a GIA account, they are required to sign up the account at the participating branch.
- iv. Each winner is only entitled to win one prize from the Campaign.

#### **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 GIA (including any amendments, variations and/or revision to such terms and conditions). In the event of any inconsistency between the Terms and Conditions, 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 PIVB and the decision of PIVB on all matters relating to this Campaign shall be final, conclusive and binding on them. PIVB 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 PIVB to process, collect, use and store all of the Eligible Participant's information for the purpose of this Campaign.
- 4.4. PIVB shall not be responsible nor accept any liabilities for any nature and 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 PIVB's gross negligence or willful misconduct specifically related to this Campaign.
- 4.5. PIVB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign offered and/or published in any mass media, marketing or advertising materials.
- 4.6. To the fullest extent permitted by law, PIVB expressly excludes and disclaims any representation, 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.
- 4.7. 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. PIVB reserves the right:
  - i. 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 PIVB's website, displaying notice at PIVB's branches or any other manner as may be determined by PIVB 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;
  - ii. 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 PIVB's website, displaying notice at PIVB's office or any manner as may be determined by PIVB from time to time. For the

avoidance of doubt, any cancellation, withdrawal, suspension or termination of this Campaign shall not entitle the Eligible Participant to any claim or compensation against PIVB for any losses or damages suffered or incurred by the Eligible Participant whether as a direct or indirect result of such cancellation, withdrawal, suspension or termination.

- 4.9. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.
- 4.10. The Eligible Participant is reminded to read and understand these Terms and Conditions before participating in this Campaign. In the event there are terms that the Eligible Participants does not understand, the Eligible Participant is advised to seek independent advice and discuss further with PIVB's representative.
- 4.11. PIVB will not bear any additional fees and/or charges associated with the opening of the Gold Investment Account. All underlying fees and/or charges are to be paid fully by the eligible winners.
- 4.12. Eligible winners are to adhere to all guidelines and requirements set out by PIVB and terms and conditions governing Gold Investment Account by PBB, failure to do so will result in forfeiture of the prize.
- 4.13. General Terms and Conditions for GIA account opening:
  - i. Eligible Winners are authorised to open the GIA and will furnish the particulars required to open the account and declare that all the information is correct. Eligible Winners undertake to inform the Bank of any changes to their relevant records maintained with the Bank such as a change of authorised signatory, change of address, etc.
  - ii. Eligible Winners are required to maintain a Savings Account (the Designated Account) with the Bank at the time a GIA is opened and shall ensure that the Designated Account is operative at all times to facilitate the crediting of the proceeds of the sale of gold in the GIA and debiting of service fees, taxes and all other approved fees or charges, costs or expenses incurred and/or imposed, if any. The Designated Account can only be closed when all outstanding GIA balance have been withdrawn.

- iii. Subject to the Bank's discretion, only one GIA may be opened in the name of the Eligible Winner.
  - iv. For more information on the terms and conditions governing the GIA please refer to;  
<https://www.pbebank.com/media/hn1mhcvb/pbegia001eng.pdf>
- 4.14. PIVB shall not be responsible or liable for any losses caused or suffered by the Eligible Participant or any other person as a consequence of the Gold Investment account.
- 4.15. All prizes referred to in item 3 above are not transferable, non-negotiable and non-exchangeable for cash, credit or kind.

## **CONTACTS**

For enquiries, please contact PIVB Helpdesk at 03-22683023 / 03-22683028, or email us at [pivbhelpdesk@publicinvestbank.com.my](mailto:pivbhelpdesk@publicinvestbank.com.my)