

## **PB GOLD RUSH CAMPAIGN TERMS & CONDITIONS**

### **Campaign Period**

1. The PB Gold Rush Campaign ("Campaign") is organised by Public Bank Berhad [6463-H] ("the Bank") and will run from **10 February 2010** to **31 July 2010**, both dates inclusive ("Campaign Period"). The Bank reserves the right to change the duration and/or the commencement and/or expiry date of the Campaign Period.
2. The Campaign is available at all Public Bank Berhad (PBB) and Public Islamic Bank (PIBB) Branches in Malaysia.

### **Eligibility**

3. The Campaign is open to all eligible new and existing customers ("Eligible Participant"). Eligible Participants must be individual aged 18 years old and above as at 10 February 2010.
4. The Eligible Participant must open and/or invest and maintain at least the minimum amount as stated in Item 8 herein in any one of the following accounts ("Eligible Account") during the Campaign Period:-
  - a. Savings / Current accounts
    - Basic Savings Account, Plus Savings Account, 50 Plus Savings Account, PB SaveLink Account, Basic Current Account, Plus Current Account, ACE Account, PB CurrentLink Account, Wadiah Savings Account-i, Basic Wadiah Savings Account-i, Wadiah Current Account-i, Basic Wadiah Current Account-i, Foreign Currency Current Account.
  - b. Foreign Currency (FCY) Fixed Deposit, Gold Investment Account (GIA), Fixed Deposit (at counter rates)
    - PB Foreign Currency Fixed Deposit Account (1-month, 3-month, 6-month and 12-month tenure only), Gold Investment Account, Plus Fixed Deposit Account (1-month to 11-month tenure only), PB Golden 50 Plus Fixed Deposit Account (1-month to 11-month tenure only), Mudharabah General Investment Account-i (1-month to 11-month tenure only).
  - c. Housing & Fixed Loans by individual
  - d. Hire Purchase
  - e. Unit Trust (for PB Series Equity Funds only)
  - f. Structured Investment Products (SIP)
  - g. Bancassurance - One Solution Plan (OSP)

5. Permanent and/or contract employees of the Public Bank Group (including its subsidiaries and/or related companies) and their immediate family members (i.e. spouses, children, parents, parents-in-law) are NOT eligible to participate in the Campaign.
6. For joint individual accounts, the Eligible Participant will be the primary accountholder and will be treated as one Accountholder.

**Qualifying Criteria and Number of Entries**

7. Each new Eligible Accounts signed up during the Campaign Period will entitle the Eligible Participant to entries which will be used for the Grand, 1st, 2nd, 3rd and Monthly prizes draw.
8. The qualifying criteria and number of entries for the Eligible Accounts are as follows:-

<b>Product</b>	<b>Criteria</b>	<b>No. of entries</b>
Savings / Current Accounts	New Bank Account. Minimum of RM3,000 based on average daily balance** during the Campaign Period.	1
FCY Fixed Deposit, GIA, Fixed Deposit (at counter rates)	New Bank Account. Minimum of RM30,000 or equivalent based on average daily balance** during the Campaign Period.	3
Housing & Fixed Loans by individual	Newly approved & accepted loan of minimum RM100,000 and prompt payment.	3
Hire Purchase	Newly approved & accepted loan of minimum RM30,000 and prompt payment.	3
Unit Trust (for PB Series Equity Funds only)	New investment with minimum amount of RM30,000 and no withdrawal during the Campaign Period.	3
Structured Investment Products (SIP)	New investment with minimum amount of RM65,000 and no withdrawal during the Campaign Period.	3
Bancassurance - One Solution Plan (OSP)	New policy with minimum amount of RM2,400 of annual first year premium and no cancellation during the Campaign Period.	3

\*\*Calculation for average daily balance:-

Average daily balance for the Campaign Period =

$$\frac{\text{Account aggregate balance from the opening date until end of the Campaign Period}}{\text{Aggregate number of days from the account opening date until end of the Campaign Period}}$$

9. The Eligible Participant who fulfils the qualifying criteria stated in Items 3, 4, 5 and 8 above will be short-listed through a pre-determined selection process on a monthly basis and at the end of Campaign Period.
10. The Eligible Participant who closes his/her Eligible Account(s) before the date of selection of the winners shall not be entitled to any entry on such account(s).
11. Transfer of any existing deposits/funds from an existing account to another new account is NOT eligible for participation in the Campaign.
12. Each Eligible Participant is identified by his/her New I.C. number submitted in the Campaign.
13. All qualifying entries recorded by the Bank shall be final and conclusive.

#### **Prizes**

14. The Campaign offers 118 prizes in the form of gold bullion of 999.9 fineness totalling 6.194 kilogram as follows:-

<b>Category</b>	<b>Prizes</b>	<b>No. Of Winners</b>
Grand Prize	1kg gold in GIA Account	1
1st Prize	1/2kg gold in GIA Account	3
2nd Prize	1/3kg gold in GIA Account	3
3rd Prize	1/4kg gold in GIA Account	3
Monthly Prizes	18gram gold in GIA Account	108 (18 each month x 6 months)
<b>TOTAL</b>		<b>118</b>

15. All Eligible Participants must fulfil the qualifying criteria at the time the Bank announces the winners of the Campaign.
16. The maximum number of prizes that an Eligible Participant is entitled to win under the Campaign is one (1) Monthly Prize and one (1) of the Grand, 1st, 2nd or 3rd Prize.

**Selection of Winners : Monthly Prizes**

17. The winners for the Monthly Prizes will be selected from the total qualified entries received during the respective Monthly Campaign Period as follows based on a pre-determined criteria:-

<b>Month No.</b>	<b>Monthly Campaign Periods</b>
1	10 Feb 2010 to 28 Feb 2010
2	01 Mar 2010 to 31 Mar 2010
3	01 Apr 2010 to 30 Apr 2010
4	01 May 2010 to 31 May 2010
5	01 June 2010 to 30 June 2010
6	01 July 2010 to 31 July 2010

18. 18 winners will be selected each month through a pre-determined selection process, i.e. total number of qualified entries received during the month divided by 18 to short-list the potential prize winners. The Eligible Participants with Serial Numbers matching the aforesaid number will be short-listed as the potential monthly prize winners.
19. **An Eligible Participant can only win one (1) Monthly Prize during the Campaign Period.**
20. Monthly Prizes will be given out within 4 - 6 weeks after the announcement.
21. The Monthly Prize winner will be required to open the GIA account for crediting of the gold prize at his/her account holding branch.

**Selection of Winners : Grand, 1st, 2nd and 3rd Prizes**

22. 10 winners will be selected at the end of the Campaign Period through a pre-determined selection process, i.e. total number of qualified entries received during the Campaign Period divided by 10 to short-list the winners for the Grand, 1st, 2nd and 3rd Prizes. The Eligible Participants with Serial Numbers matching the aforesaid number will be short-listed as the potential prize winners.
23. The Monthly Prize winners are also eligible to participate in the Grand, 1st, 2nd and 3rd Prizes.
24. The prizes will be given out within 6 - 8 weeks after the announcement.
25. The winners will also be required to open the GIA account at the Bank's branch of their choice for crediting the gold prize.
26. The Grand, 1st, 2nd and 3rd Prize winners of the prizes may be required to personally attend a prize presentation ceremony and/or events organised by the Bank, at his/her own cost and expense, failing which the Bank reserves the right to forfeit the prizes. The time, date and location for the prize presentation ceremony will be determined by the Bank.

27. The short-listed potential winners will be contacted by telephone and will be required to answer one (1) simple question. Only upon correctly answering the question, the potential winner will be confirmed as a prize winner. The Bank shall make three (3) attempts to contact the potential winner, after which, the Bank reserves the right to select the next eligible potential winner. The Eligible Participant shall ensure that the phone number in the Bank's records is active and the Eligible Participant can be contacted on that number during the Bank's business hours.
28. Any potential winners who fail to answer the question correctly will not receive the prizes and the next shortlisted potential winner will be called.
29. All confirmed winners will be notified and confirmed by telephone and/or mail. The winner's name will be posted on the Bank's website at [www.pbekbank.com](http://www.pbekbank.com) and/or published in advertising media.
30. All prizes must be claimed within three (3) calendar months from the date the winner is notified by the Bank failing which the winner shall be deemed to have forfeited his/her right to the prize and shall have no further claim on the prize.
31. The winners shall be responsible to pay any tax, incidental cost and/or other charges relating to any of the prizes. The Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the prizes and/or non-fulfillment by any of its agents/distributors.
32. The prizes are non-transferable to any 3rd party, non-negotiable and non-exchangeable for cash, credit or kind, in part or in full. Prizes under the Campaign do not include any accessories or items shown in any advertisements and/or promotional materials which are for photography purposes only.
33. The Bank reserves the right at its absolute discretion to substitute any of the prizes, whether in whole or part, with that of similar value at any time and/or to increase or decrease the total number of prizes.
34. The final selection of the winners will be at the discretion of the Bank. The Bank's decisions on all matters relating to the Campaign, including the decisions of the Campaign judges in determining the prize winners will be final and binding and no further correspondence or attempts to dispute such decisions will be entertained.
35. The Bank reserves the right to publish or display the names, identification numbers, photographs or other information on the winners of the Campaign for advertising and publicity purposes. By participating in this Campaign, the Eligible Participant hereby gives his/her consent to and agrees that the Bank shall be at liberty to publish or display his/her name, identification number, photograph or other information on the Bank's website at [www.pbekbank.com](http://www.pbekbank.com) or any other medium for notification, advertising and publicity purposes or to the appointed representatives engaged by the Bank in the event that the Eligible Participant wins any of the prizes in the Campaign.

**Liability and Responsibility**

36. The Bank shall not be liable in any way whatsoever, for any event arising from any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failures of any kind, unauthorized human intervention and electronic or human error in the administration and processing of the Campaign.

**Rights of the Bank**

37. The Bank reserves the right to cancel, terminate or suspend the Campaign. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Campaign shall not entitle the Eligible Participant to any claim or compensation against the Bank for any and all losses or damage suffered or incurred by the Eligible Participant as a direct or indirect result of the act of cancellation, termination or suspension.
38. The Bank reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions from time to time with prior notice at PBB's website and such amendment, deletion or addition shall become effective on such date as the Bank may determine. The Eligible Participant agrees to be bound by such amendments, deletion or addition.

**Others Terms and Conditions**

39. All the existing Terms and Conditions for respective Savings / Current Accounts, FCY Fixed Deposits, GIA, Fixed Deposit, Housing and Fixed Loans by individual, Hire Purchase, Unit Trust (for PB Series Equity Funds only), Structured Investment Products and Bancassurance (One Solution Plan) shall continue to apply.
40. By participating in the Campaign, the Eligible Participant:-
- a) will be deemed to have read, understood and hereby expressly agree to be bound by the Terms and Conditions stated herein and agrees that the decision of the Bank shall be final, binding and conclusive. No appeal, correspondence, queries or protests will be entertained; and
  - b) agrees and consents that the Bank may use his registered contact number to sell the Bank's products and services in the future.
41. In the event of any inconsistency, conflict, ambiguity, or discrepancy between the English version and other languages of these Terms and Conditions, the English version shall prevail.