

****Terms and Conditions**

1. Duration / Early Bird Campaign Period

The Early Bird Campaign shall be held from 8th August 2008 to 18th August 2008 ("the Early Bird Campaign Period").

2. Eligibility

- All the investment must be within the Early Bird Campaign Period in order to be eligible for the draw.
- Employees of Public Bank Berhad and ING Insurance Berhad, their immediate families, affiliates, subsidiaries, related agencies and suppliers are not eligible to participate in the Early Bird Campaign.

3. Early Bird Campaign Mechanics

Invest a minimum of RM 50,000 per policy in PB-ING All Weather Plan within the Early Bird Campaign Period. For every RM 50,000 invested per policy, the Eligible Participant will be entitled to ONE (1) entry. The Eligible Participant with more entries will have a higher chance of winning the prize.

Example:

RM 50,000 per policy = ONE (1) entry

RM 100,000 per policy = TWO (2) entries

RM 150,000 per policy = THREE (3) entries

The entries will be manually drawn by the Organizer at Menara Public Bank. The shortlisted potential winners will be contacted by the Organizer or its contracted representatives by telephone and they will be required to answer TWO (2) simple questions. Only upon correctly answering both questions, the potential winner will be confirmed as a prize winner. The Organizer or its contracted representatives shall make THREE (3) attempts to contact the potential winner, after which, the Organizer reserves the right to select the next eligible potential winner. The Eligible Participant shall ensure that his / her current contact phone number is provided to the Organizer.

4. Judging

All decisions made by the Organizer are final and no correspondences or appeals will be entertained.

5. Notification of Winners

- All prize winners must remain as a PB-ING All Weather Plan investor as at the time of receiving the prizes.
- In the event the Organizer has a prize giving ceremony, the winner(s) are required to attend at his / her own cost and expense to collect the prize. In the event the winner is not able to attend the prize giving ceremony, the winner must nominate a representative to be present at the prize giving ceremony to accept the prize on his / her behalf. The winner is required to notify the Organizer beforehand. The time, date and location for the prize giving ceremony will be determined by the Organizer.
- Winners will be informed via congratulatory letters and winner's name may be viewed on www.pbebank.com and www.ing.com.my.

6. Prizes

- The prizes for the Early Bird Campaign are 10 units of Philips 42" LCD TV.
- Each winner shall be entitled to ONE (1) prize only.
- The Organizer reserves the right to change or replace the advertised prizes with other prizes of equivalent or approximate value without any prior notification, if the prizes as advertised are not available for any reason whatsoever.

- All prizes are non-transferable, non-exchangeable, and non-redeemable for cash, in part or in full. No request for change of prizes, of any parts, appearances, or accessories will be entertained.
- The prizes will be given out within a reasonable time after the end of the PB-ING All Weather Plan offer period. PB-ING offer period starts from 8 August 2008 to 11 September 2008.
- Each winner will be issued a congratulatory letter by the Organizer and this letter is required upon claiming the prize.
- All prizes must be claimed at the location as mentioned in the congratulatory letter. All prizes must be claimed within 1 month from the date of the congratulatory letter. Prizes unclaimed by the stipulated deadline will be forfeited and no replacements or appeals will be entertained.
- The Organizer reserves the right to request written proof of residency and of the age of any winner before the prize is collected.
- The Organizer makes no warranties or representations whatsoever with respect to the prize and shall not be responsible nor liable for any problems and / or damage thereto or arising therefrom.
- The Organizer shall not be held liable for any warranty claims. All warranty claims must be directed to the respective manufacturers.
- Prizes must be claimed in person unless advised otherwise. Identification which includes an original copy of the congratulatory letter and production of original new identification card (MyKad) or passport if non-Malaysian citizen will be required.
- In special situations, and subject to the absolute discretion of the Organizer, the winner may nominate a designated representative to collect the prize. The winner is required to notify the Organizer. Upon the notification, a proxy letter will be sent to the winner. The representative will be required to present the following in order to claim the prize on behalf of the winner:-
 - (i) A proxy letter issued by the Organizer
 - (ii) A congratulatory letter issued by the Organizer to the winner.
 - (iii) A photocopy of the winner's new identification card (MyKad) or passport if non-Malaysian Citizen.
 - (iv) Produce original of new identification card (MyKad) or passport if non-Malaysian Citizen.
- In the event that a winner chooses not to accept the prize, they forfeit any and all claims to that prize, which will be dealt with according to the absolute discretion of the Organizer.

7. Publicity

- By participating in this Early Bird Campaign, winners agree to allow the Organizer to use, promote and publish the names, identification numbers, photographs or other information of winners for advertising and publicity purposes in any media without first obtaining any consent or making any payment.
- By participating in this Early Bird Campaign, the winner hereby consents to and agrees that the Organizer shall be at liberty to publish or display his / her the names, identification numbers, photographs or other information for advertising and publicity purposes.

8. Disqualification

- Failure to comply with the Terms and Conditions, instructions or methods will result in the Eligible Participants being disqualified.

9. Suspension

- The Organizer further reserves the right to modify, cancel, suspend or terminate the Early Bird Campaign in the event of unforeseen circumstances beyond its reasonable control. For the avoidance of doubt, modification, cancellation, suspension or termination by the Organizer of this Early Bird Campaign shall not entitle for the Eligible Participant to any claim or compensation against the Organizer for any and all losses or damage suffered or incurred by the Eligible Participant as a direct or indirect result of the act of modification, cancellation, suspension or termination.

10. Miscellaneous

- The Organizer reserves the exclusive rights to change, amend, delete or add to any of these Terms and Conditions without prior notice to the Eligible Participant and shall become effective on such date as the Organizer may determine. The Eligible Participant agrees to be bound by such amendments.
- By participating in this Early Bird Campaign, the Eligible Participant is taken to have read and agreed to the Terms and Conditions herein and shall adhere to all and / or any decisions made by the Organizer.
- In the event of any inconsistency, the English version of this Terms and Conditions shall prevail over all the other versions.