

PB Gift Draw Campaign

Terms and Conditions

1. Duration / Campaign Period

The Mortgage Reducing Term Assurance (MRTA) / Overdraft Level Term Assurance (ODLTA) Netbook Gift Draw Campaign ("Gift Draw Campaign") shall be held from 1 January 2010 to 31 December 2010 ("Campaign Period").

2. Eligibility

- This Gift Draw Campaign is open to all new customers who signed up for the PB Home Loan i.e. 5HOME Plan, MORE Plan and individual housing / fixed loan customers ("Eligible Participant") and applied for full coverage and full tenure of MRTA or ODLTA within the Campaign Period in order to be eligible for the draw.
- Existing PB Home Loan customers ("Eligible Participant") having no MRTA coverage and who take up the MRTA within the Campaign Period are also eligible for the draw.
- For joint applications, the entries will be allocated to the primary applicant for the loan.
- Employees of Public Bank Berhad and ING Insurance Berhad ("The Organizer"), their immediate families, affiliates, subsidiaries, related agencies and suppliers are not eligible to participate in the Gift Draw Campaign.

3. Gift Draw Campaign Mechanics

Sign-up for a PB Home Loan with MRTA or ODLTA within the campaign period. For loan amount below RM 150,000, customer will be entitled to ONE (1) entry and loan amount above RM 150,000 will be entitled to TWO (2) entries.

Below RM 150,000 and below = ONE (1) entry
Above RM 150,000 = TWO (2) entries

The drawing session will be split into 12 sessions which starts from May 2010 to April 2011.

Drawing Session

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| (1) May 2010 | - 24 potential winners for the month Jan 2010 |
| (2) Jun 2010 | - 24 potential winners for the month Feb 2010 |
| (3) Jul 2010 | - 24 potential winners for the month Mar 2010 |
| (4) Aug 2010 | - 24 potential winners for the month Apr 2010 |
| (5) Sep 2010 | - 24 potential winners for the month May 2010 |
| (6) Oct 2010 | - 24 potential winners for the month Jun 2010 |
| (7) Nov 2010 | - 24 potential winners for the month Jul 2010 |
| (8) Dec 2010 | - 24 potential winners for the month Aug 2010 |
| (9) Jan 2011 | - 24 potential winners for the month Sep 2010 |
| (10) Feb 2011 | - 24 potential winners for the month Oct 2010 |
| (11) Mar 2011 | - 24 potential winners for the month Nov 2010 |
| (12) Apr 2011 | - 24 potential winners for the month Dec 2010 |

The shortlisted potential winners will be contacted by the Organizer 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 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 customer 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 Home Loan with MRTA or ODLTA customer as at the time of receiving the prizes. The prizes will only be awarded to the winners upon completion of the loan documentation and the disbursement / payment of the MRTA or ODLTA.
- 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.

6. Prizes

- The prizes for the Gift Draw Campaign are 288 units of Netbook.
- There are 24 winners for each month during the Campaign Period and 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 each drawing session.
- 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 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, he/she will 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 Gift Draw 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 Gift Draw 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 Gift Draw 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 Gift Draw Campaign shall not entitle the Eligible Participant to any claim or compensation against the Organizer for any and all losses or damages 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 Gift Draw 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 between the English, Malay and Chinese version, the English version of this Terms and Conditions shall prevail over all the other versions.