

TERMS & CONDITIONS
DEPOSIT CAMPAIGN – “PRIME FORTUNE TERM DEPOSIT-i CAMPAIGN”
“Eligible for protection by PIDM”

These Specific Terms and Conditions (“T&C”) are applicable to Prime Fortune TD-i Campaign based on the Shariah concept of Tawarruq offered by the Bank.

These T&Cs shall be read together with the General T&Cs for Term Deposit-i (“TD-i”), Specific T&Cs for TD-i based on Tawarruq and any other relevant T&Cs imposed by the Bank from time to time with prior notice and any other rules and regulations binding on the Bank.

All definitions used in the General T&Cs for TD-i and the Specific T&Cs for TD-i based on Tawarruq shall have the same meaning when used in this T&Cs for Prime Fortune TD-i.

1. Campaign Period

MBSB Bank Prime Fortune Term Deposit-i Campaign (“Campaign”) shall commence from **14 February 2019 until 31 May 2019**, both date inclusive or upon reaching the fund size of **Ringgit Malaysia Three Hundred Million (RM300,000,000)**, whichever comes first (“Campaign Period”) unless notified otherwise.

2. Eligibility

The Campaign is open to all new and existing MBSB Bank’s Customers (“Eligible Customers”) subject to the following criteria:

(a) For Individual :

- Sole or Joint Account Holder aged 18 years and above (both residents and non-residents);
- Staff of MBSB Bank.

(b) For Non-Individual :

- Sole proprietor, Club/Society/Association, Partnership/Firms, Small and Medium Enterprise (SME).

3. Campaign Mechanics

3.1 MBSB Bank is offering new placement of fresh fund into new TD-i Account for a period of three (3) months, six (6) months or twelve (12) months.

3.2 The rates offered on respective tenure to eligible customers for the campaign are as follows:

| Tenure | Campaign Rates (%p.a) |
|-----------|-----------------------|
| 3 months | 4.08% |
| 6 months | 4.18% |
| 12 months | 4.48% |

3.3 The minimum TD-i placement amounts on respective tenures imposed to eligible customers for the campaign are as follows:

| Tenure | Minimum Placement (RM) |
|-----------|------------------------|
| 3 months | RM8,888 |
| 6 months | RM18,888 |
| 12 months | RM28,888 |

3.4 Unlimited amount for each placement of TD-i.

3.5 Any placement or withdrawal for this Campaign must be made Over the Counter (OTC) only at any of MBSB Bank's branches in Malaysia.

3.6 Depositors are required to open MBSB Bank Current Account-i or Saving Account-i , whereby principal and profit payments will be credited into their MBSB Bank Current Account-i or Saving Account-i upon maturity.

3.7 The profit is paid upon maturity for three (3), six (6) and twelve (12) months tenure.

3.8 Eligible Customers who prematurely withdraw any amounts from the TD-i before the completion of the promotional TD-i tenure shall not be entitled to any profit under the TD-i regardless of the number of completed months at the time of premature withdrawal. Any premature withdrawals shall constitute the giving of Ibra' (rebate) by the Eligible Customers of all profit.

- 3.9 The Campaign Rate is fixed until the maturity date.
- 3.10 The funds used for this Campaign must be “fresh fund” from other licensed bank in Malaysia other than MBSB Bank. Fresh funds are money deposited into an account with MBSB Bank not more than (7) calendar days from the placement date.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Customers agree to access MBSB Bank’s website to ensure that the Eligible Customers are up to-date with any change or variation made to the T&Cs.
- 4.2 Eligible Customers also agree and consent to their personal details including but not limited to personal data or information being collected, processed and used by MBSB Bank for the purposes of the Campaign and other promotional purposes related to products, services or communication of MBSB Bank.
- 4.3 Eligible Customers hereby expressly provide consent to MBSB Bank, at its discretion, to publish and/or display materials and/or any information, including but not limited to the names and/or photographs of the Customers for current and future advertising and promotional purposes in any manner that MBSB Bank deem appropriate.
- 4.4 MBSB Bank reserves the right to vary, delete, add or amend any of these T&Cs contained herein, wholly or in part by giving prior notice of at least a minimum of twenty one (21) calendar days. MBSB Bank may give such notice or any other means of communication to Customers by posting at MBSB Bank’s website, by post, by notification in the mass media, by posting the notice in the MBSB’s branches or by electronic transmission or any other method that MBSB Bank deems appropriate.
- 4.5 The T&Cs of this Campaign is an addition to the General T&Cs and the Specific T&C based on Tawaruq applicable to the MBSB Bank TD-i products. In the event of discrepancy between the T&Cs of this Campaign and the General Specific T&Cs to the MBSB Bank TD-i Products, these T&Cs shall prevail in so far as they apply to this Campaign.

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- 4.6 In the event of any discrepancy between the T&Cs and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on the MBSB Bank's website shall prevail. Any matter with regards to the Campaign which is not covered in these T&Cs will be determined solely by MBSB Bank at its discretion.
- 4.7 MBSB Bank at its discretion may withdraw, cancel or suspend the Campaign earlier than the Campaign Period or extend the Campaign beyond the Campaign Period by giving prior notice of at least a minimum of twenty one (21) calendar days. MBSB Bank will not be responsible for or accept any liability incurred by the Eligible Customers directly or indirectly that are caused by these changes.
- 4.8 MBSB Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign or otherwise. Furthermore, MBSB Bank shall not be liable for any default of its obligation under the Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of MBSB Bank.
- 4.9 These T&Cs shall be governed and construed in accordance by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

[End]
