

SPECIFIC TERMS AND CONDITIONS FOR SIMPAN BERGANDA MENANG BERGAYA (SBMB) CASA-i CAMPAIGN
(Effective Date: 01 September 2022)

1.0 DEFINITION

1.1 For the purpose of these Terms and Conditions ("T&C"), the following words and expressions have the meanings assigned to them except where the context otherwise requires:

'Account' means the Accountholder's Account or CASA-i opened and maintained with the MBSB Bank Berhad ("the Bank"). The products shall be governed by these Terms & Conditions.

'Accountholder' means the Entity under whose name the Account has been opened and maintained with the Bank.

'Campaign' means the SBMB CASA-i 2.0.

'Campaign Period' means the duration of the campaign which is from 01 September 2022 until 31 May 2023 (both dates inclusive).

'Closing Date' means the last date where deposits will be counted for Eligibility Unit (EU) for respective Draw Category.

'Deposit Period' means the period where deposits must be made in order to achieve the required minimum Monthly Average Balance (MAB).

'Bank's Website' means www.mbsbbank.com

'Draw' means prize draw events organized on the date determined by the Bank for selection of winners.

'Draw Category' means monthly, loyalty, new saver, digital, regional high savers, special and grand prize draw.

'Eligibility Amount' means minimum Initial Deposit and minimum Monthly Average Balance (MAB) for respective Draw Category.

'Eligible Customer' means a new and/or existing customer being the Accountholder who opens or makes additional deposits in PrimeWin Account during the Deposit Period and satisfies the required criteria to participate in the Draw organized by the Bank in accordance with the Terms and Conditions stipulated herein.

'Eligibility Unit' means number of entries which represents the entitlement to participate in the Draw which is calculated based on monthly average balance for each month.

'Entity' means without limitation: natural persons, partnerships, sole-proprietorships, firms, companies, corporations, body corporates, societies, associations, unincorporated associations / body of persons, trusts, organizations, statutory bodies, government entities, state / agency of a state and other legal entity recognized under the applicable laws of Malaysia.

'Monthly Average Balance' ("MAB") means the average of available balance in the Account for each particular calendar month based on the Bank's record.

'Minimum Monthly Average Balance' means the requirement for the Accountholder to maintain the Minimum Monthly Average balance in his/her Account to qualify for the Draw.

'Prizes' means the cash prizes and luxury items offered by the Bank based on Draw Category under PrimeWin Account-i.

2.0 CAMPAIGN PERIOD

2.1 This SBMB CASA-i 2.0 Campaign organized by the Bank, will commence from 01 September 2022 until 31 May 2023 (both dates inclusive) ("Campaign Period").

3.0 ACCOUNT MAINTENANCE

3.1 All deposits must be made during the Deposit Period;

3.2 Deposits made by way of cheque(s) are subject to their clearance and will only be considered as deposits after the cheque(s) are paid or cleared and will only be considered good if not returned or dishonored;

3.3 For the purpose of ascertaining the MAB, the average balance of the Account for each calendar month during the Campaign Period shall be the determining factor.

4.0 ELIGIBILITY CRITERIA

4.1 ELIGIBLE CUSTOMER

4.1.1 Any Eligible Customer may participate in the Draw except Accountholders

- (i) whose Accounts have been suspended or terminated or
- (ii) who have breached any other agreements with the Bank.

4.1.2 For Joint Accountholders, only the primary Accountholder will qualify to participate.

4.2 ELIGIBLE AMOUNT

4.2.1 The Eligible Customer is required to open, maintain or make additional deposit in the PrimeWin Account-i during Deposit Period to participate in the Draw as follows:

Individual Category;-

Draw Category	Min Initial Deposit	Minimum Monthly Average Balance (MAB)	Earmark Period
Monthly	RM100 (PrimeWin Savings Account-i)	RM100	Nil
Loyalty		RM100	Nil
New Saver		RM100	Nil
Digital		RM100	Nil
Regional High Savers	RM1,000 (PrimeWin Current Account-i)	RM100,000 (Customers must have a minimum net increase of RM 100,000)	1 st Quarter: 01 September 2022 - 30 November 2022 2 nd Quarter: 01 December 2022 – 28 February 2023 3 rd Quarter: 01 March 2023- 31 May 2023
Special		RM5,000 (earmark MAB for 3 months as per earmark period)	1 st Quarter: 01 September 2022- 30 November 2022 2 nd Quarter: 01 December 2022 – 28 February 2023 3 rd Quarter: 01 March 2023- 31 May 2023
Grand		RM10,000 (earmark MAB for 3 months as per earmark period)	1 st Quarter: 01 September 2022 - 30 November 2022 2 nd Quarter: 01 December 2022 – 28 February 2023 3 rd Quarter: 01 March 2023- 31 May 2023

**Net increase = Closing Balance – Opening Balance (as Date above).*

4.3 ELIGIBILITY UNITS (EU)

4.3.1 Eligible Customer is required to open account, maintain or make additional deposit in the PrimeWin Account-i during the Deposit Period to achieve the minimum MAB for respective Draw Category.

4.3.2 For monthly, loyalty, new saver and digital of RM100 will be entitled for one (1) EU. Special draw category, every MAB RM5, 000, will get one (1) EU. Grand draw category, every MAB RM10,000 will get one (1) EU.

4.3.3 For regional high savers category, net increase of minimum RM100, 000 will be counted as eligibility to win.

$$\text{Net Increase} = \text{Ending Balance} - \text{Opening Balance}$$

4.3.4 For clarity, the EU will be calculated based on the MAB for each particular month. Formula to compute MAB for the month is as follows:-

$$\text{MAB} : \frac{\text{Sum of Daily End Day Balance in each particular month}}{\text{Number of Days in particular month}}$$

4.3.5 Example of EU entitlement for three (3) months based on MAB is illustrated as follow: -

Example 1

Customer top up deposit/maintain deposit at existing PrimeWin CASA-i Account on 02 September 2022.

Month	Sept 2022	Oct 2022	Nov 2022
Sum of daily end balance for the month (RM)	270,000	160,000	70,000
No of Days	29* *(02-30 Sept 2022)	31	30
MAB (RM)	=270,000 / 30 =9,000	=160,000 / 31 =5,161.29	=70,000 / 30 =2,333.33
Number of EU entitle for the draw	=9,000/100 EU=90 (round down)	=5,161.29 / 100 EU =51 (round down)	=2,333.33/100 EU=23 (round down)

4.3.6 Earmarking of minimum deposit

- i. The minimum deposit placement of RM5, 000 and RM10, 000 shall be earmarked in the PrimeWin CASA-i account three (3) months (i.e. each quarter) to qualify for special and grand prize. If no allocation is made, then the participant is not eligible for the draw of both categories.

Examples of Earmarking Period are as table below:

No	Placement Date	Earmarking Period
1	1 September 2022	01 September 2022 to 30 November 2022 <i>(to entitle for special and grand prize draw 1st Quarter)</i>
2	1 December 2022	01 December 2022 to 28 February 2023 <i>(to entitle for special and grand prize draw 2nd Quarter)</i>
3	1 March 2023	01 March 2023 to 31 May 2023 <i>(to entitle for special prize and grand draw 3rd Quarter)</i>

- ii. Participant is allowed to request to earmark more than the required minimum earmark amount.
- iii. In the event the earmark amount in Campaign Account is cancelled, withdrawn, or released (in part or full) during the earmarking period for any reason or whatsoever, the account will be disqualified from the campaign's draw.

4.3.7 Earmarking execution

- i. For the purpose of the earmarking execution, the eligible participant has to execute authorization for earmarking via **Earmark Form (EF)** tailored for SBMB CASA-i 2.0 Campaign at the branch where the placement of RM5, 000, RM10, 000 or others amount is made in participating PrimeWin CASA-i account.
- ii. Branch shall perform earmarking on the same day. For unsuccessful earmarking, customer may visit the nearest branch to request earmarking.

4.3.8 Funds

- i. All deposit placements into the participating account can be either fresh or existing funds.
- ii. Deposits, either by cash or cheque can be made via over the counter (OTC), Cash Recycling Machine (CRM), Interbank Giro (IBG), DuitNow, or any other modes of deposit acceptable by the Bank.
- iii. Cheque deposits are subject to clearance and will only be considered once the fund is credited into PrimeWin CASA-i account.

5.0 SELECTION OF WINNERS

5.1 Eligible Customer (Individual category) is only entitled to a maximum of:

- i. One (1) monthly prize per month; and/or
- ii. One (1) loyalty prize per month; and/or
- iii. One (1) new saver prize per month; and/or
- iv. One (1) digital prize per month; and/or
- v. One (1) regional high savers per quarter; and/or
- vi. One (1) special prize per quarter; and/or
- vii. One (1) grand prize per quarter.

- 5.2 Eligible Customer, unless stated otherwise by the Bank, is not required to sign up or fill-up any application form to participate in the Draw or campaign.
- 5.3 Only active accounts will be entitled for the Draw. Deceased Accountholder will not be eligible to participate in the Draw and the Bank may include or exclude any account as it considers necessary or appropriate.
- 5.4 The Draw will be carried out in the presence of the Bank's winner selection committee. The shortlisted winners will then be contacted at a maximum of three (3) attempts within two (2) different working days via their last registered contact number with the Bank i.e. either the mobile number, office number or residence number, from 8.30 am to 5.30 pm, from Monday to Friday. For Joint Accountholders, only the primary Accountholder will be contacted.
- 5.5 The candidate's winning status is **VALID** through ONLY from the phone call made to the candidate and has successfully answer three (3) questions for verification.
- 5.6 If the shortlisted winner cannot be contacted after the process is carried out as in item 5.5, the Bank may replace / select a winner for another shortlisted candidate.
- 5.7 If the winning candidates don't agree/refuse/decline with verification when the call is made, the bank has the right to cancel the winning and replace with other shortlisted winner.
- 5.8 All draw categories will be confirmed by phone call **EXCEPT** for Loyalty, New Savers and Digital draw categories.
- 5.9 The winners listing will be published via the Bank's website at www.mbsbbank.com and/or through any other means which the Bank considers appropriate.
- 5.10 For Loyalty, New Savers and Digital draws, crediting will be done into the winner's account within 21 working days after the names of the winners are announced on the bank's website.
- 5.11 The results of the winners shall be final. No appeal or correspondence will be entertained.
- 5.12 A specific date will be determined by the Bank for prize giving ceremony (if any) and all winners shall adhere to the following:-
 - i. It is compulsory for all winners to be present during the prize giving ceremony;
 - ii. All winners will be notified via phone call/SMS and/or letter/Bank's website for the details of the prize giving ceremony;
 - iii. If the winner fails to attend such ceremony without valid reason(s), the Bank reserves the right to forfeit the prizes and select another winner; and
 - iv. All winners are responsible to make the necessary arrangements with the Bank and/or its developer/distributor/agent to collect or redeem their prize(s). The Bank will not bear any accommodation and/or transportation and/or other cost that the winner may incur or have to incur in the course of redeeming or using the Prizes.

6.0 PRIZES REDEMPTION

- 6.1 Bank/vendor will arrange the process of prize redemption within 21 working days after the names of the winners are announced on the bank's website.
- 6.2 In the event of faulty or problematic prizes, the winners can deal directly with vendors for any inquiries and warranty claim.
- 6.3 To redeem the prize, winners must provide their ID card for verification purposes and sign on the acknowledgement form within 21 working days after the names of the winners are announced on the bank's website.
- 6.4 In the event of demise of a winner after the prize giving ceremony or the Bank's notification to the prize winner, the prizes can only be claimed by the next of kin within the balance of 21 working days together with supporting documents acceptable to the Bank, failing which the Bank reserve the right to forfeit the Prizes and select another winner.
- 6.5 Any claim on cash/e-wallet, in the event that the account was close prior to the crediting, must be done within 21 working days from the announcement date.
- 6.6 Prizes are based on availability of stock and the Bank reserve the sole and absolute rights to cease or substitutes the prizes with any prize of equivalent value without giving prior notice to the winner
- 6.7 The prizes shown in the advertisement and other marketing materials (if any) are for illustration purposes only and the actual design may differ.

7.0 DRAW DATE

7.1 The Draw will be conducted as per below:

Prize Category	Deposit Tenure /Earmark	Closing Date	Draw Date
Monthly, Loyalty, New Saver and Digital	01 September - 30 September 2022	30 September 2022	14 October 2022
	01 October - 31 October 2022	31 October 2022	14 November 2022
	01 November - 30 November 2022	30 November 2022	14 December 2022
	01 December - 31 December 2022	31 December 2022	16 January 2023
	01 January - 31 January 2023	31 January 2023	14 February 2023
	01 February - 28 February 2023	28 February 2023	14 March 2023
	01 March - 31 March 2023	31 March 2023	14 April 2023
	01 April - 30 April 2023	30 April 2023	15 May 2023
Regional High Savers, Special and Grand	01 May - 31 May 2023	31 May 2023	14 June 2023
	01 September – 30 November 2022	30 November 2022	14 December 2022
	01 December 2022– 28 February 2023	28 February 2023	14 March 2023
	01 March - 31 May 2023	31 May 2023	14 June 2023

7.2 The Bank may review the dates or frequency of the Draw from time to time as the Bank considers appropriate.

8.0 GENERAL

- 8.1 The Accountholder is advised to read and understand these T&Cs before participating in the Draw, campaign and/or promotions.
- 8.2 These T&Cs govern all PrimeWin Accounts opened and maintained by the Accountholder with the Bank. By opening, maintaining and using the Accounts, the Accountholder to have read and accepted every term and agreed to be bound by these T&Cs and any decision of the Bank.
- 8.3 In compliance with the Personal Data Protection Act (PDPA) 2010, the Bank shall protect the personal data of the Accountholders. By opening and maintaining the PrimeWin Account with the Bank, the winners agree to the following:
- Consent and authorize the Bank to disclose, advertise or publish their name and identity in any authorized media, advertising or marketing materials including interviews, prize-giving or other publicity events arranged by the Bank in relation to the Draw; and
 - Grant the Bank the right to, use and/or publish images, name of the winners for any marketing or commercial purpose in relation to the Draw; and
 - To attend and participate in any events for marketing / publicity purposes in relation to the Draw, which may be arranged by the Bank, such as the prize giving ceremony, press interview or photo shoot session, if necessary.
- 8.4 Eligible customer shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against the under applicable laws, if any, and installation costs, where applicable in relation to the prizes and the Campaign.
- 8.5 The Bank shall not be responsible for any injury, loss or damage resulting from redemption or use of the Prizes offered.
- 8.6 These T&Cs shall prevail over any provision or representation contained in any promotional materials (including without limitation, printed flyers or buntings), or any advertisements on this product with regards to the Draw.
- 8.7 Decisions relating to PrimeWin Account are final and binding on all Accountholders. Any matter arises which are not covered in these T&Cs will be determined by the Bank.
- 8.8 The T&Cs herein are in addition to and without prejudice to the PrimeWin Account-i Terms and Conditions. In the event of any inconsistency between these terms and conditions, these T&Cs shall prevail with regards to the Draw.
- 8.9 Subject to the Shariah rules and principles, the Bank may vary, delete or add to any of these T&Cs contained herein wholly or in part by giving at least twenty-one (21) day's prior written notice. The Bank may give such written notice or communication through any modes or methods as it considers appropriate including by post, by notification in the mass media, by posting the notice in the Bank's branches, by inserting the notice into the periodic statement of account, by electronic transmission (including via facsimile, mobile phones, other devices or the internet) or by posting onto the Bank's website or at ATM or other terminals under the control of the Bank or by any other modes of communication. These T&Cs may also be viewed via www.mbsbbank.com.
- 8.10 These T&Cs shall be governed by and construed in accordance with the applicable laws of Malaysia and Shariah principles and the Accountholders agree to submit to the jurisdiction of the Courts of Malaysia.
- 8.11 The Bank encourages the selected vendors to open Current Account-i with MBSB Bank Berhad for the purpose of payment of the prizes

8.12 Vendors have to arrange the delivery of prizes to winners in Malaysia only.

8.13 All cost associated with the delivery of the prizes shall be borne solely by the vendors.

If there is any dispute on the Terms & Condition between the English or Malay version, the English version will supersede the Malay version.

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