

**SPECIFIC TERMS AND CONDITIONS
FOR SIMPAN BERGANDA MENANG BERGAYA CASA-i 3.0 CAMPAIGN**
(Effective Date: 01 December 2023)

1.0 DEFINITION

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

“**Bank**” refers to **MBSB Bank Berhad (Registration No. 200501033981 (716122-P))** its successors-in-title and assigns.

“**Bank’s Website**” refer to www.mbsbbank.com

“**Campaign**” means **SIMPAN BERGANDA MENANG BERGAYA CASA-i 3.0 CAMPAIGN (SBMB 3.0)**.

“**Account**” refers to PrimeWin Account-i (Current and Savings) (PWCASA-i).

“**Campaign Period**” means the duration of the Campaign.

“**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 to achieve the required minimum MAB.

“**Fresh Funds**” refer to monies or funds that are:

- a) not transferred from any existing Bank’s accounts; and
- b) transferred from another bank/ financial institution.

“**Draw**” means Prize draw events organized on the date determined by the Bank for selection of winners.

“**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 accountholders who opens or makes additional deposits account during the Deposit Period and satisfies the required criteria as stipulated in Clause 4.1 to participate in the Draw organized by the Bank.

“**Eligibility Unit**” means number of entries which represent the entitlement to participate in the Draw which is calculated based on Monthly Average Balance (MAB) for each month.

“**Monthly Average Balance**” (“**MAB**”) means the average of available balance in the Account for each calendar month based on the Bank’s record.

“**Minimum Monthly Average Balance**” means the Minimum Monthly Average balance in the Eligible Customer’s Account to qualify for the Draw.

“**Prizes**” means the rewards offered by the Bank.

2.0 CAMPAIGN PERIOD

01 December 2023 until 31 December 2024
(Both dates inclusive)

The Bank reserves the right to change the duration and/ or the commencement and/ or expiry date of the Campaign period with prior notice not less than fourteen (14) days.

3.0 ELIGIBILITY CRITERIA

3.1 ELIGIBLE CUSTOMER

3.1.1 Open to individual customers:

- Individuals aged eighteen (18) years old and above
- Malaysian citizens, permanent residents and non-residents except for individuals from countries which are not acceptable to the Bank
- Joint Accountholders
- Individuals below the age of eighteen (18) years old subject to the account being operated by a Trustee (Parents or Legal Guardians)
- Malaysian citizens and permanent residents under Trustee Account

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

3.1.3 Customers who have committed or are suspected of committing fraudulent, wrongful or unlawful acts in relation to any facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior or to during the Campaign Period shall NOT be eligible to participate in the Campaign.

3.1.4 The employees of the Bank, permanent/ contract, and their immediate family members (i.e., children, spouses) are NOT eligible to participate in the Campaign.

4.0 CAMPAIGN MECHANICS

4.1 Eligible Customers are required to open an account, maintain, or make additional deposit in the Account during the Campaign Period.

4.2 The details of Campaign categories and earmarking of minimum deposit are illustrated in **Appendix 1 (Table 1.0)**.

4.3 Formula to compute MAB for the month is as follows:

4.4 The EU will be calculated based on the MAB for each month. Kindly refer to **Appendix 2 (Table 2.0)** for the EU entitlement for three (3) months based on MAB.

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

4.5 Earmarking

- i) Eligible Customer is allowed to earmark more than the required minimum amount.
- ii) If the earmark amount in 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.
- iii) Example of earmarking period is illustrated in **Appendix 3 (Table 3.0)**.
- iv) The Eligible Customer must execute authorization for the earmarking by completing Earmark Form (EF) SBMB 3.0 over the counter at the Bank's branch.
- v) Branch shall perform tagging on the same day upon the EF SBMB 3.0 completed by the Eligible Customer.
- vi) Early upliftment of earmarking for Early Bird Category, the Bank reserved the right to claw back RM3,000.00 (Gold Value) from the earmarked amount.

4.6 Funds

- i) Deposits into the participating Account may consist of 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 Account.

4.7 Draw Period

- i) Please refer to **Appendix 1 (Table 1.0)** for the details.
- ii) The Bank may revise the dates or frequency of the Draw from time to time as the Bank considers appropriate.

5.0 SELECTION OF WINNERS

5.1 Eligible Customer is only entitled to a maximum of:

- i) One (1) Early Bird Prize; and/or
- ii) One (1) Monthly Prize; and/or
- iii) One (1) Loyalty Prize; and/or
- iv) One (1) New Savers Prize; and/or
- v) One (1) Payroll/ Salary Individual Prize; and/or
- vi) One (1) Special Prize; and/or
- vii) One (1) Regional Prize; and/or
- viii) One (1) Grand Prize.

5.2 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.

5.3 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 telephone number or residence phone number, between 8.30 am to 5.30 pm, from Monday to Friday. For Joint Accountholders, only the primary Accountholder will be contacted.

5.4 The winning status is considered VALID ONLY if the winners' candidate receives a phone call who successfully answers three (3) verification questions.

5.5 If the candidate winners are unable to be contacted after the process is carried out as in Clause 5.4, the Bank may replace/ select another candidate winner from the shortlist.

5.6 If the winning candidates disagree/ refuse/ decline with verification when the call is made, the Bank has the right to cancel the win and replace it with another shortlisted winner.

5.7 All draw categories will be confirmed by phone call EXCEPT for Loyalty, New Savers and Payroll/ Salary Individual draw categories.

5.8 The winners' names will be published via the Bank's website and/ or through any other means which the Bank considers appropriate.

5.9 For Loyalty, New Savers, Payroll/Salary Individual and Regional, cash 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.

5.10 The results of the winners shall be final. No appeal will be entertained.

5.11 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 the prize giving ceremony without valid reason(s), the Bank reserves the right to forfeit the Prizes and select another winner.
- iv) All winners are responsible to make the necessary arrangements with the Bank to collect or redeem their Prize(s). The Bank will not bear any accommodation and/or transportation and/or other costs that the winner may incur while redeeming or using the Prizes.

6.0 PRIZES REDEMPTION

6.1 The 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 defective Prizes, the winners may deal directly with vendors for any inquiries and warranty claim.
- 6.3** To redeem the Prize, winners must provide their identification card for verification purposes and sign 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 reserves the right to forfeit the Prizes and select another winner.
- 6.5** Any claim on cash (if the Account was closed prior to the crediting) must be made within 21 working days from the announcement date.
- 6.6** Prizes are based on availability of stock and the Bank reserves the right to cease or substitute the Prizes with any Prize of equivalent value without giving prior notice to the winner.
- 6.7** Prizes shown in the advertisement and other marketing materials (if any) are for illustration purposes only and the actual design may differ.

7.0 GENERAL

- 7.1** The Accountholder is advised to read and understand this T&C before participating in the Draw, Campaign and/ or promotions.
- 7.2** This T&C governs all Accounts opened and maintained by the Accountholders with the Bank. By opening, maintaining, and using the Accounts, the Accountholder has read and accepted every term and agreed to be bound by this T&C and any decision of the Bank.
- 7.3** 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 Account with the Bank, the winners agree to the following:
- i) 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
 - ii) 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
 - iii) 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.
- 7.4** The Eligible Customer shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against the applicable laws, if any, and installation costs, where applicable in relation to the Prizes and the Campaign.
- 7.5** The Bank shall not be responsible for any injury, loss or damage resulting from redemption or use of the Prizes offered.
- 7.6** This T&C shall prevail over any provision or representation contained in any promotional materials (including without limitation, printed flyers or buntings), or any advertisements on this campaign with regards to the Draw.
- 7.7** Decisions relating to the Accounts are final and binding on all Accountholders. Any matters which are not covered in this T&C will be determined by the Bank.
- 7.8** The T&C herein is 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, this T&C shall prevail with regards to the Draw.
- 7.9** Subject to the Shariah rules and principles, the Bank may vary, delete, or add to any of this T&C 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/CRM or other terminals under the control of the Bank or by any other modes of communication. This T&C may also be viewed at the Bank's website.

7.10 This T&C 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.

7.11 All costs 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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Appendix 1

**Table 1.0:
Campaign Categories, Mechanics, Eligibility Unit, Prizes & Month of Draw**

CATEGORIES	MECHANICS	ELIGIBILITY UNIT (EU)	PRIZES AND DRAW PERIOD
1. Early Bird	1. Minimum deposit of RM100,000.00 (Fresh Fund) from 1/12/2023 – 31/12/2023 . 2. Earmark the amount for 12 months. <u>Notes:</u> For the Early Bird category, Eligible Customer is entitled for Grand Draw category if the earmarking is maintained during the Campaign period.	N/A	Habib Jewel Gold Nugget 999.9 (10gm) For first 30 customers (while stock last) For early upliftment of earmarking, the Bank reserved the right to claw back RM3,000.00 (Gold Value) from the earmarked amount.
2. Monthly	Maintain a <u>minimum MAB of RM100.00</u> .	RM 100.00= 1 EU	iPhone 15 <u>Draw Period</u> Feb 2024 to Jan 2025
3. Loyalty	1. Customers who owned Account prior to the Campaign launched. 2. Maintain a <u>minimum MAB of RM100.00</u> .	RM 100.00= 1 EU	Cash RM1,000.00 <u>Draw Period</u> Feb 2024 to Jan 2025
4. New Savers	1. New Savers are those who open a new PrimeWin CASA-i, during the Campaign period. 2. Maintain a <u>minimum MAB of RM100.00</u>	RM 100.00= 1 EU	Cash RM500.00 <u>Draw Period</u> Feb 2024 to Jan 2025
5. Payroll / Salary Transfer (Individual)	1. Customers under this category are the ones who opt for their Salary Account with MBSB Bank. 2. Maintain a <u>minimum MAB of RM100.00</u>	RM 100.00= 1 EU	Cash RM500.00 <u>Draw Period</u> Feb 2024 to Jan 2025
6. Special: i. Ladies	Female customer aged 19 – 54 years old. Maintain a <u>minimum MAB of RM10,000.00</u> within the stated duration: Quarter 1- 01 Jan 2024 – 30 Apr 2024 Quarter 2- 01 May 2024 – 31 Aug 2024 Quarter 3- 01 Sept 2024 – 31 Dec 2024	RM10,000.00= 1 EU	^{1st} Travel Package Korea ^{2nd} Habib Jewel Set ^{3rd} Apple Watch Series 9 <u>Draw Period</u> May 2024 Sept 2024 Jan 2025

CATEGORIES	MECHANICS	ELIGIBILITY UNIT (EU)	PRIZES AND DRAW PERIOD
ii. <i>Gentleman</i>	<p>Male customer aged 19-54 years old.</p> <p>Maintain a <u>minimum MAB of RM10,000.00</u> within the stated duration:</p> <p>Quarter 1- 01 Jan 2024 – 30 Apr 2024</p> <p>Quarter 2- 01 May 2024 – 31 Aug 2024</p> <p>Quarter 3- 01 Sept 2024 – 31 Dec 2024</p>	RM10,000.00= 1 EU	<p><u>1st</u> Honda ADV 160</p> <p><u>2nd</u> Travel Package (Cruise to Phuket)</p> <p><u>3rd</u> Apple Smart Watch Series 9</p> <p><u>Draw Period</u></p> <p>May 2024</p> <p>Sept 2024</p> <p>Jan 2025</p>
iii. <i>Government Employees</i>	<p>Government Employees: All Government Sector Employees</p> <p>Maintain a <u>minimum MAB of RM3,000.00</u> within the stated duration:</p> <p>Quarter 1- 01 Jan 2024 – 30 Apr 2024</p> <p>Quarter 2- 01 May 2024 – 31 Aug 2024</p> <p>Quarter 3- 01 Sept 2024 – 31 Dec 2024</p>	RM3,000.00= 1 EU	<p><u>1st</u> Harvey Norman Voucher RM10,000.00</p> <p><u>2nd</u> Harvey Norman Voucher RM 6,000.00</p> <p><u>3rd</u> Harvey Norman Voucher RM 4,000.00</p> <p><u>Draw Period</u></p> <p>May 2024</p> <p>Sept 2024</p> <p>Jan 2025</p>
iv. <i>Senior</i>	<p>Eligible Customers aged 55 & above.</p> <p>Maintain a <u>minimum MAB of RM10,000.00</u> within the stated duration:</p> <p>Quarter 1- 01 Jan 2024 – 30 Apr 2024</p> <p>Quarter 2- 01 May 2024 – 31 Aug 2024</p> <p>Quarter 3- 01 Sept 2024 – 31 Dec 2024</p>	RM10,000.00= 2 EU	<p><u>1st</u> Habib Jewel Gold Nugget 999.9 (50gm)</p> <p><u>2nd</u> Habib Jewel Gold Nugget 999.9 (20gm)</p> <p><u>3rd</u> Habib Jewel Gold Nugget 999.9 (10gm)</p> <p><u>Draw Period</u></p> <p>May 2024</p> <p>Sept 2024</p> <p>Jan 2025</p>

CATEGORIES	MECHANICS	ELIGIBILITY UNIT (EU)	PRIZES AND DRAW PERIOD
7. Regional	Maintain a <u>minimum MAB of RM10,000.00</u> within the stated duration: Quarter 1- 01 Jan 2024 – 30 Apr 2024 Quarter 2- 01 May 2024 – 31 Aug 2024 Quarter 3- 01 Sept 2024 – 31 Dec 2024	RM10,000.00= 1 EU	<u>1st</u> Cash RM 5,000.00 <u>2nd</u> Cash RM 3,500.00 <u>3rd</u> Cash RM 2,000.00 <u>Draw Period</u> May 2024 Sept 2024 Jan 2025
8. Grand	<u>Earmark a minimum of RM20,000.00</u> during the period stated below: Quarter 1- 01 Jan 2024 – 30 Apr 2024 Quarter 2- 01 May 2024 – 31 Aug 2024 Quarter 3- 01 Sept 2024 – 31 Dec 2024	RM20,000.00= 1 EU	<u>Quarter 1</u> Harley Davidson Road Glide <u>Quarter 2</u> Mercedes- Benz GLC 300 4Matic <u>Quarter 3</u> Porsche Macan <u>Draw Period</u> May 2024 Sept 2024 Jan 2025

Note :

1. The Eligible Customer is entitled to win once for each category.
2. Special Category is considered as one category.
3. All deposits in Dec 2023 will be entitled for inclusion in the Quarter 1 draw for Special & Grand Categories (May 2024).

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Appendix 2

Table 2.0: Eligible Unit

Month/ Bulan	Sept 2024	Oct 2024	Nov 2024
Sum of Daily End Balance for the Month (RM)	RM 270,000.00	RM 160,000.00	RM 70,000.00
Number of Days	29* *(02-30 Sept 2024)	31	30
Monthly Average Balance	= RM 270,000.00 / 29 = RM 9,310.34	= RM 160,000.00 / 31 =RM 5,161.29	=RM 70,000.00 / 30 =RM 2,333.33
Eligible EU for Draw	=9,310.34/100 EU= 93 (round down)	=5,161.29 / 100 EU= 51 (round down)	=2,333.33/100 EU= 23 (round down)

Appendix 3

Table 3.0 : Earmarking Period

No	Deposit Date	Earmarking Period
1	1 January 2024	01 January 2024 to 30 April 2024 <i>(to entitle for grand Prize draw 1st Quarter)</i>
2	1 May 2024	01 May 2024 to 31 August 2024 <i>(to entitle for grand Prize draw 2nd Quarter)</i>
3	1 September 2024	01 Sept 2024 to 31 Dec 2024 <i>(to entitle for grand draw 3rd Quarter)</i>

Note: The minimum deposit placement RM 10,000.00 (for Special & Regional categories) or RM20,000.00 (for Grand category) shall be earmarked in the account for three (3) months (i.e. each quarter) to qualify for the Special, Regional and Grand Draw Category. If no allocation is made, then the participant is not eligible for the Special, Regional and Grand Draw category.

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