

TERMS AND CONDITIONS FOR TD-i RAYA CAMPAIGN

1.0 DEFINITIONS

For the purpose of this Terms and Conditions (T&C), the following words and expressions shall 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

“**CASA-i**” means MBSB Bank’s Current Account-i and Savings Account-i.

“**Campaign**” refers to **TD-i RAYA CAMPAIGN**.

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

“**Campaign Rates**” means the TD-i Profit Rates offered during the Campaign Period.

“**Eligible Customer**” means a new and/or existing individual customer who opens or make additional deposits in TD-i account during the Campaign Period and satisfies the required criteria as stipulated in Clause 3.0.

“**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.

“**Rollover Funds**” means any funds which are derived from either maturing or premature withdrawal of existing TD-i accounts with the Bank.

“**TD-i**” refers to Term Deposit-i Account.

“**T&C**” refers to Terms and Conditions.

“**Website**” refers to www.mbsbbank.com.my

2.0 CAMPAIGN PERIOD

8 April 2024 until 30 June 2024 (*both dates inclusive*)

Should there be any change to the duration and/or the commencement and/or expiry date of the Campaign Period, Bank shall provide prior notice of not less than twenty-one (21) business days.

3.0 ELIGIBLE CUSTOMER

3.1 The Campaign is open to all new and existing individual customers of the Bank (“Eligible Customer”).

3.2 Individual Customer

Refer to **Table 1.0** for the type of individual accountholder and requirements.

Type of Accountholder	Requirements
Solely or Joint	<ul style="list-style-type: none"> Individuals aged eighteen (18) years old and above. Malaysian citizens, permanent residents and non-residents.
Trust	<ul style="list-style-type: none"> 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.

Table 1.0 Individual Customer

- 3.3 The employees of the Bank, regardless of their employment status whether permanent or contract, are NOT eligible to participate in the Campaign.
- 3.4 Customers who have committed or are suspected of committing fraudulent, wrongful or unlawful acts in relation to any facilities granted by 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.

4.0 CAMPAIGN MECHANICS

- 4.1 Eligible Customer to open a TD-i account via Over the Counter (OTC) at any of the Bank's Branches.
- 4.2 The minimum placement amount is based on the type of fund as detailed under **Table 2.0**.

Type of Fund	Amount
Fresh Fund	RM 10,000.00
Rollover Fund	Top up minimum RM 5,000.00 on top of the rollover amount

Table 2.0 Minimum Placement

- 4.3 Subject to the T&C herein, the Eligible Customer who fulfills the criteria in Clause 3.0 shall be entitled to the Campaign Rates with a single TD-i placement for 6 months or 12 months tenure.
- 4.4 The Eligible Customer will enjoy Campaign Rates on any fresh funds or rollover funds made during the Campaign Period as specified in **Table 3.0** below.

Placement Tenure (Months)	Profit Rates (% per annum)
6	3.80
12	4.00

Table 3.0 Campaign Rates

Notes: In the event of an Overnight Policy Rate Change (OPR) change, the Bank reserves the right to:

- Extend, shorten, or discontinue this Campaign with immediate effect upon such notice by the Bank; or
 - Revised the Campaign Profit Rates with immediate effect upon issued notice by the Bank.
- 4.5 The Campaign Rates are applicable for TD-i placement of one (1) cycle ONLY.
- 4.6 Upon maturity, the principal of TD-i placement amount shall be auto renewed at the prevailing TD-i Board Rate or auto-withdrawn and credited to the nominated CASA-i, based on the option selected by the Eligible Customer during the TD-i placement.

- 4.7 The Eligible Customer is required to nominate CASA-i, maintained with the Bank under the individual name of the Eligible customer for the purpose of crediting the profit earned under this Campaign. The profit earned will be credited into the Eligible Customer's nominated CASA-i on maturity.
- 4.8 In the event the Eligible Customer would like to withdraw the TD-i before maturity, a complete withdrawal of the balance in the TD-i must be performed. Partial withdrawal of the TD-i before maturity is not allowed.
- 4.9 If the Eligible Customer withdraws or uplifts the TD-i before the completion of the TD-i tenure, no profit will be paid for any premature withdrawal regardless of the number of completed months at the time of premature withdrawal.
- 4.10 TD-i placement amount under this Campaign shall NOT be used as collateral for the purpose of securing any credit facility obtained or to be obtained by the Eligible Customer.

5.0 GENERAL

- 5.1 The Eligible Customer agree that by participating in the Campaign, they:
 - a) are required to read and understand this T&C.
 - b) have accessed, read and confirmed their agreement to this T&C and product T&C.
 - c) confirm that the key contract terms affecting their obligations have been adequately explained to them.
 - d) consent to the Bank processing and disclosing their personal data as well as any personal data of any individual which the Eligible Customer may share with Bank in accordance with the Bank Privacy Notice at www.mbsbbank.com.my
 - e) agree that all decisions fairly and reasonably made by the Bank in relation to every aspect of this Campaign, including the Campaign Profit Rates and determination of the Eligible Customer, shall be final,
 - f) agree that the Bank shall not be liable or held responsible to the Eligible Customer if the Bank is unable to perform in whole or in part of any of its obligations in this T&C attributable directly or indirectly to:
 - i) the failure of any mechanical or electronic device, data processing system or transmission line;
 - ii) electrical failure;
 - iii) industrial dispute, war, strike or riot;
 - iv) any act of God beyond Bank's control; or
 - v) an act of force majeure which is beyond Bank's reasonable control.
- 5.2 The Bank shall not be liable to any Eligible Customer or any party for any loss or damage (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) resulting from the Eligible Customer participation or non-participation in the Campaign.
- 5.3 The Bank may vary, add, delete, or amend any part of this T&C by giving twenty-one (21) calendar days notice prior to effective date of the changes to Eligible Customer via the modes of notification:
 - a) announcement at the Bank website; and/or
 - b) notice at the Bank branches; and/or
 - c) by any other means of notification which the Bank may select.
- 5.4 The amendments and/or variations made to the T&C shall be binding on the Eligible Customer from the date specified by the Bank in the notification.
- 5.5 If changes to this Campaign and/or its T&C are required by law or any rules, regulations, directives, notices and guidelines by any authority bodies then the changes will take effect accordingly and the Bank will notify the Eligible Customer about these changes as soon as possible.
- 5.6 The Eligible Customer must agree to access the Bank's website **at regular intervals** to view the T&C of the Campaign and to ensure that they **are kept updated** with any variations and/or amendments to this T&C.
- 5.7 The Bank will not be liable to the Eligible Customer for any loss or damage suffered or incurred by Eligible Customer as a direct or an indirect result of the variations and/or amendments to this T&C.

- 5.8 This T&C:
- a) shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
 - b) are to be read together with the prevailing terms and conditions of the TD-i account which shall apply in addition to the T&C herein.
- 5.9 This T&C is subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which Bank is subject.
- 5.10 Eligible Customer may contact Bank for any feedback in relation to this Campaign via letter, feedback at the Bank's website space, telephone call, or email:

Address

Customer Experience Management
Menara Bank,
PJ Sentral, Lot 12,
Persiaran Barat, Seksyen 52,
46200 Petaling Jaya
Selangor.

Website: www.mbsbbank.com.my (Contact Us @ **Customer Feedback**)

Enquiries Hotline: 03-2096 3000

Enquiry email: enquiry@mbsbbank.com/ complaint@mbsbbank.com

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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