

## TERMS AND CONDITIONS FOR PEAK SAVER 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:

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

“**Campaign**” refers to **PEAK SAVER CAMPAIGN**

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

“**Eligible Customer**” means a new individual customer being the accountholder who opens or makes additional deposits 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.

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

“**NTB**” refers to New to Bank Customer

“**TSA-i**” refers to Tiered Savings Account-i

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

“**Website**” refers to [www.mbsbbank.com](http://www.mbsbbank.com)

### 2.0 CAMPAIGN PERIOD

**1 April 2024 until 31 March 2025 (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 Open to New to Bank (NTB) Individual customer (Eligible Customer).
- 3.2 Individual Customer  
Refer to Table 1.0 for the type of individual accountholder and requirements.

Type of Accountholder	Requirements
<b>Solely or Joint</b>	<ul style="list-style-type: none"> <li>Individuals aged eighteen (18) years old and above.</li> <li>Malaysian citizens, permanent residents and non-residents;</li> </ul>
<b>Trust</b>	<ul style="list-style-type: none"> <li>Individuals below the age of eighteen (18) years old subject to the account being operated by a Trustee (Parents or Legal Guardians).</li> <li>Malaysian citizens and permanent residents.</li> </ul>

**Table 1.0** Individual Customer

3.3 The employees of the Bank (permanent/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 the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior or during the Campaign Period shall NOT be eligible to participate in the Campaign.

#### 4.0 CAMPAIGN MECHANICS

##### 4.1 CAMPAIGN PROFIT RATES AND CRITERIA

4.1.1 Eligible Customer to open a TSA-i account via Over the Counter (OTC) at any of the Bank's Branches or Bank's virtual branch, M-Journey at [www.mbsbbank.com.my](http://www.mbsbbank.com.my)

4.1.2 The Eligible Customer must make a minimum deposit (fresh fund) of RM 1,000.00 to be entitled for the Campaign Profit Rates. The Campaign Profit rates are specified in **Table 2.0**:

TIER	DEPOSIT AMOUNT	PROFIT RATES per annum.
1	Up to RM10,000.00	0.50%
2	Above RM10,000.00	2.80%

**Table 2.0:** Details of Tiered Profit Rates per annum

*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.
- Campaign Rates are applicable only during the Campaign Period. The Campaign Profit Rates will change to TSA-i account profit rate upon one year anniversary of account opening date.

4.1.3 The first 300 NTB depositors who **retain a minimum Monthly Average Balance (MAB) of Ringgit Malaysia Thirty Thousand (RM30,000.00) for three (3) months, inclusive of the TSA-i account opening month** are qualified to win one (1) gram Gold Coin.

4.1.4 Eligible Customer is only eligible to win (one) 1 prize/gold for this campaign.

## 4.2 MONTHLY AVERAGE BALANCE (MAB)

4.2.1 Formula to compute MAB is as follows:

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

4.2.2 Illustration of MAB calculation as in the table below, **Table 3.0**.

Month	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 / 30 = RM 9,000.00	= RM 160,000.00 / 31 =RM 5,161.29	= RM 70,000.00 / 30 =RM 2,333.33

**Table 3.0:** Illustration of MAB Calculation

\*Notes: Customer deposited on 2 Sept 2024

## 4.3 WINNERS AND PRIZE REDEMPTION

- 4.3.1 The winners will be contacted by the respective Bank's branches within twenty-one (21) business days after the winners have been identified. For joint account, only the Primary account holder will be contacted by the respective Bank branches for the announcement.
- 4.3.2 The Gold Coin is not transferable or exchangeable. The Bank reserves the right to replace the Prizes with any other item of equal value at its discretion, maybe due to unavailability of prizes or due to unforeseen circumstances etc.
- 4.3.3 In the event of demise of a winner after the announcement or the Bank's notification, the Gold Coin can only be claimed by the next of kin within the balance of twenty-one (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.
- 4.3.4 Gold Coin shown in the advertisement and other marketing materials (if any) are for illustration purposes only and the actual design may differ.

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## 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](http://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 TSA-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 the 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](http://www.mbsbbank.com.my) (Contact Us @ **Customer Feedback**)

**Enquiries Hotline:** 03-2096 3000

**Enquiry email:** [enquiry@mbsbbank.com](mailto:enquiry@mbsbbank.com)/ [complaint@mbsbbank.com](mailto:complaint@mbsbbank.com)

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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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