

**TERMS AND CONDITIONS FOR “e-PRIME TERM DEPOSIT-i” CAMPAIGN**  
*(Effective Date: 16 November 2020)*

**1.0 DEFINITION**

The following words and expressions in the Campaign Terms and Conditions (“T&C”) have the meanings assigned to them, unless the context otherwise requires:-

**‘Bank’** means MBSB Bank Berhad, its respective predecessors-in-title, successors-in-title and assigns.

**‘Campaign’** means “e-PRIME TERM DEPOSIT-i” (“e-TD-i”) Campaign organized by the Bank in accordance with the Terms & Conditions as stipulated herein.

**‘Campaign Period’** means the duration of the Campaign which is from 16 November 2020 to 16 February 2021, both dates inclusive, (**“Campaign Period”**) or upon reaching the fund size of **Ringgit Malaysia One Hundred Million (RM100,000,000)**, whichever comes first unless notified otherwise.

**‘Eligible Customer(s)’** means new and/or existing customer(s) during the Campaign Period and satisfies Eligibility and Campaign Criteria as set out in the Clause 2.0 and Clause 3.0 herein.

**‘Fresh Funds’** means any fund from other licensed bank in Malaysia other than the Bank. Fresh Funds are the money deposited into any account with the Bank not more than seven (7) calendar days from the placement date.

**‘Rollover Funds’** means any fund which is derived from the Bank’s Term Deposit-i (“TD-i”) either maturing TD-i or premature withdrawal of TD-i from any existing TD-i account or fund from any CASA-i account at the Bank.

**2.0 ELIGIBILITY CRITERIA**

2.1 The Campaign is open to the following individuals:-

- (a) New and existing individual Customer(s) aged 18 years old and above, Malaysian citizens (residents and non-residents) and including Sole Proprietorship.
- (b) All M Journey Online Banking (“RIB”) and M Journey Mobile Application (“MIB”) Customer(s) who perform the placement(s) of e-Prime Term Deposit-i (“e-TD-i) for 6 months tenure via (“RIB & “MIB”);
- (c) The employees of the Bank (permanent/ contract) are eligible to participate in the Campaign.

2.3 The following individuals are not eligible to participate in the Campaign:-

- (a) Customer(s) who have committed or are suspected of committing any fraudulent or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt/ wound up or are subject to any bankruptcy/ winding up proceedings; and/or

(b) Customer(s) whose account(s) are delinquent, involved in fraudulent transactions, suspected under Anti-Money Laundering & Counter Financing of Terrorism related matters and any other breaches which warrant the Bank to take appropriate actions; and/or

(c) Customer(s) whose account(s) are dormant or terminated during the Campaign period.

2.4 The Bank reserves the right to decline any customers' eligibility for the Campaign for any reason considered appropriate to the Bank and the customer(s) will have no recourse to the Bank.

### 3.0 CAMPAIGN MECHANICS

3.1 The Campaign involves giving Customer(s) Special Rate for TD-i ("**Special Rate**") arising from the deposit of Fresh Funds or Rollover Funds by the Customer(s) during the Campaign Period.

3.2 All e-TD-i individual Customer(s) (including Sole Proprietorship) who made a 6 months placement(s) via M Journey Online Banking ("RIB") and M Journey Mobile Application ("MIB") will have to select the "e-Prime Term Deposit-i Campaign" type to be entitled to the following special rate:

Tenure	Special Rate (% p.a.)
6 months	2.40%

3.3 The Special Rate is applicable for one (1) cycle only. Upon maturity, the campaign rate will be auto renewed to the board rate.

### 4.0 GENERAL

4.1 These Specific Terms and Conditions ("T&C") mentioned herein are applicable to "e-Prime Term Deposit-i Campaign" based on the Shariah concept of Tawarruq offered by the Bank.

4.2 These T&Cs is to be read together with the General T&Cs for TD-i, Specific T&Cs for TD-i, Retail Internet Banking Services (MBSB Journey Services) T&Cs 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.

4.3 All definitions used in the General T&Cs for TD-i, Specific T&Cs for TD-i, Retail Internet Banking Services (MBSB Journey Services) T&Cs will have the same meaning when used in this T&Cs for "e-Prime Term Deposit-i Campaign".

4.4 By participating in this Campaign, the Customer(s) agree to access to the Bank's website on regular basis to ensure that the Customer(s) are up to-date with any change or variation made to the T&Cs.

4.5 Customer(s) also agree and consent to their personal details including without limitation to personal data or information being collected, processed and used by the Bank for the purposes of the Campaign.

4.6 Customer(s) hereby expressly provide consent to the Bank, for publishing and/or displaying materials and/or any information including but not limited to the names and/or photographs of the Customer(s) in relation to the Campaign.

- 4.7 Subject to the Shariah rules and principles, the Bank may vary, delete, add or amend any of these T&Cs, wholly or in part by giving at least a minimum of twenty one (21) calendar day's prior written notice. The Bank may give such written notice or any other means of communication to Customer(s) by posting onto the Bank's website, by post, by notification in the mass media, by posting the notice in the Bank's branches or by electronic transmission (including via facsimile, mobile phones, other devices or the internet) or at ATM or other terminals under the control of the Bank or by any other modes of communication that the Bank thinks appropriate.
- 4.8 The T&Cs of this Campaign is an addition to the General T&Cs applicable to the Bank TD-i products. In the event of discrepancy between the T&Cs of this Campaign and the General T&Cs to the the Bank TD-i products, these T&Cs will prevail and become effective accordingly.
- 4.9 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 Bank's website will prevail. Any matter with regards to the Campaign which is not covered in these T&Cs will be determined by the Bank.
- 4.10 The Bank may withdraw, cancel or suspend the Campaign earlier than the Campaign Period or extend the Campaign beyond the Campaign Period by giving at least a minimum of twenty one (21) calendar days prior written notice. The Bank will not be responsible for or accept any liability incurred by the Customer(s) directly or indirectly caused by these changes.
- 4.11 The Bank will not be responsible and/or liable nor will it accept any form of liability whatsoever nature and howsoever arising or suffered by Customer(s) resulting directly or indirectly from the Customers' participation in the Campaign or otherwise. Furthermore, the Bank will 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.
- 4.12 These T&Cs will be governed and construed in accordance with the applicable laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

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***In the event of any dispute or discrepancy between the English version of this T&Cs and the Bahasa Malaysia translation, the English version prevails.***