

Share Margin Campaign

Terms and Conditions

CAMPAIGN PERIOD

1. The following terms and conditions shall govern Public Investment Bank Berhad (20027-W) (“PIVB”)’s “Share Margin Campaign” (“Campaign”).
2. This Campaign will run from 1 October 2024 to 31 March 2025, both dates inclusive or such other extended period as determined by PIVB (“Campaign Period”).

ELIGIBILITY

3. The Campaign is open to all PIVB’s individual and corporate clients who successfully open a share margin account with minimum approved facility limit of RM100,000.00 and maximum approved facility limit of RM5,000,000.00 during the Campaign Period (“Eligible Client”).
4. The following persons are **NOT** eligible to participate for this Campaign:
 - 4.1. institutional clients;
 - 4.2. permanent and/or contract employees of PIVB, their respective spouse and their immediate family members (i.e. children and parents);
 - 4.3. PIVB remisiers, their respective spouse and their immediate family members (i.e. children and parents); and
 - 4.4. Capital Markets Services Representative’s License holders.

CAMPAIGN MECHANICS

5. During the Campaign Period, Eligible Clients that perform online or offline trading of stock listed on Bursa Malaysia via PIVB’s share trading platform will enjoy a Special Interest Rate (“SIR”) of four point eight eight per cent (4.88%) per annum, calculated based on the Standardised Base Rate (“SBR”) of 3.00% plus 1.88%.
6. Upon expiry of the Campaign Period, the interest rate will automatically be reverted to PIVB’s prevailing interest rate, six point one seven per cent (6.17%) per annum, calculated based on the SBR of 3.00% plus 3.17% per annum or such other revised rate as may be stipulated by PIVB from time to time.

7. This Campaign is not valid with other on-going promotions and campaigns that are concurrently offered by PIVB.

LIABILITY AND RESPONSIBILITY

8. The Eligible Client acknowledges that share margin trading involves significant risk, including the potential loss of more than the initial investment. The SIR offered during the Campaign Period does not eliminate this risk. The Eligible Client is solely responsible for understanding and evaluating the risk associated with share margin trading.
9. The Eligible Client is fully responsible for any trading decisions made under this Campaign and for any resulting losses. The Eligible Client agrees to maintain sufficient funds in the share margin account to meet all margin requirements, including interest payments and other applicable charges, during and after the Campaign Period.
10. The Eligible Client remains liable for any outstanding balance on the share margin account, including any interest accrued during and after the Campaign Period.
11. Nothing contained in these terms and conditions nor shall any part of the Campaign be construed as an offer, recommendation or solicitation to buy or sell any securities. The Eligible Client is advised to make his/her own independent assessment and consult his/her professional advisers prior to making any trade or investment.

GENERAL TERMS AND CONDITIONS

12. By participating in this Campaign, the Eligible Client shall be deemed to have read, understood and agreed to be bound by these Terms and Conditions and the terms and conditions governing the share margin accounts (including any amendments, variations and/or revision to such terms and conditions) for the purpose of this Campaign. In the event of any inconsistency between these terms and conditions and the terms and conditions governing the share margin accounts utilised by the Eligible Client, these terms and conditions shall prevail for the purpose of this Campaign.
13. The Eligible Client agrees and grants his consent to PIVB to process, collect, use and store all of their information for the purpose of this Campaign.
14. The Eligible Client acknowledges and agrees that the records of transactions maintained by PIVB and the decision of PIVB on all matters relating to this Campaign shall be final, conclusive and binding on the Eligible Client. PIVB

will not entertain any appeals or correspondences from any Eligible Client and/or third party on any matter concerning this Campaign.

15. PIVB shall not be responsible nor accept any liabilities of any nature and however arising or suffered by the Eligible Client and/or third parties resulting directly or indirectly from this Campaign unless it's due to PIVB's gross negligence or wilful misconduct specifically related to this Campaign.
16. PIVB shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorized third party in respect of this Campaign offered and published in any mass media, marketing or advertising materials.
17. In the event of any inconsistencies between these terms and conditions and any advertising, campaign, promotions and publicity and other materials relating to or in connection with this Campaign, these Terms and Conditions shall prevail.
18. To the fullest extent permitted by law, PIVB expressly excludes and disclaims any representations, warranties or endorsements, express or implied, written or oral, without limitation to those published in any mass media, marketing or advertising materials, including but not limited to, any warranty of quality, merchantability or fitness for a particular purpose in respect of this Campaign.
19. PIVB reserves the right to add, delete or vary these Terms and Conditions, from time to time, wholly or in part, by providing at least twenty-one (21) calendar days' prior notice to the Eligible Client through posting on PIVB's website, displaying notice at PIVB's branches or any other manner as may be determined by PIVB from time to time and such amended terms and conditions shall prevail over any provision or representation contained in any promotional materials advertising this Campaign.
20. PIVB reserves the right to cancel, terminate or suspend this Campaign prior to the expiry of this Campaign. For the avoidance of doubt, any cancellation, termination or suspension by PIVB of this Campaign shall not entitle the Eligible Client to any claim or compensation against PIVB for any and all loss or damage suffered or incurred by the Eligible Client as a direct and indirect result of the act of cancellation, termination or suspension.
21. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Client agrees to submit to the non-exclusive jurisdiction of the courts of Malaysia.
22. The Eligible Client may view PIVB's Privacy Notice which states how PIVB uses their information at PIVB's website.
23. The Eligible Client is reminded to read and understand these Terms and Conditions before participating in this Campaign. In the event there are any terms that the Eligible Client does not understand, the Eligible Client is advised to seek independent advice and discuss further with PIVB's representative.

CONTACTS

For enquiries, please contact PIVB Customer Service at 03-22683023 / 03-22683028, or email us at pivbhelpdesk@publicinvestbank.com.my