

**TERMS AND CONDITIONS
“STAR ACHIEVER PROGRAMME”**

Public Bank Berhad [6463-H] (“PBB”) has launched the “Star Achiever Programme” (“Programme”) under PB Bright Star Savings Account (“the Account”) aim to reward children who excel in their studies.

1. Duration

1.1 The Programme will run yearly from January to December (“Programme Period”).

2. Eligibility

2.1 The Programme is open to all new and existing PB Bright Star Savings Account holders during the Programme Period (“Eligible Participant”).

2.2 The Eligible Participants must be a primary and secondary school student who sat for the government examination, i.e UPSR, PMR and SPM during the Programme Period.

2.3 The child/children of all permanent/contract staff of Public Bank Group is/are eligible to participate in this Programme.

2.4 Eligible Participants for this Programme are divided into 3 categories and must have obtained the following minimum government examination results :

Category	Minimum Achievement*
Category A : Primary school students who sat for UPSR examination.	5 As
Category B : Secondary school students who sat for PMR examination.	7 As
Category C : Secondary school students who sat for SPM examination.	8 As

* as reported in the Examination Result Slip issued by the National Examination Board.

2.5 There must be a minimum daily average balance of RM500 in the Account during the Programme Period.

2.6 The Account must be active during the applicable Programme Period and until PBB announces the Cash Award Recipients for that particular Programme Period.

3. Submission of Examination Results and Qualifying Criteria

3.1 The parent / guardian and the minor child are deemed as one individual for purposes of the Programme. However, only the student who is a minor child shall be eligible to participate in the Programme and shall be deemed as the Eligible Participant. Where the account is a joint account and there is more than one (1) child who is a party to the account, the submission of the examination result of only one (1) child will be accepted to participate for that particular Programme Period.

3.2 Participation in the Programme is by submitting the aforesaid examination results via PBB's website at www.pbebank.com or to the Eligible Participant's account holding branch (together with the original Examination Result Slip and a photocopy to be verified and kept by the branch). Upon successful on-line registration, the sender will receive a notification from PBB. Each successful registration will be assigned a serial number.

3.3 Only one (1) submission is required per examination so long as the submission fulfills the terms in Clause 2.4 above for the respective category the child belongs to.

- 3.4 Only government examination results that can be verified through a result slip from the National Examination Board (i.e. UPSR, PMR, SPM examinations) is eligible for submission for purposes of participation in this Programme.
- 3.5 The due date for submission of examination results from the results announcement date for a particular Programme Period via both channels mentioned in Item 3.2 are as follows :-

Category	Submission Due Date
UPSR	31 January of the following year
PMR	
SPM	30 April of the current year

4. The Cash Awards

- 4.1 The Programme offers a total of 600 Cash Awards. The Cash Awards for EACH category of the Programme are as follows:

Category	Cash Award per Recipient	Maximum No. Of Recipients
UPSR	RM50	200
PMR	RM100	200
SPM	RM200	200

5. Selection of Cash Award Recipients

- 5.1 The Cash Award Recipients for each category will be selected based on the first 200 submissions with the highest number of As achieved but subject to meeting the minimum qualification as per Item 2.4 above. If more than 200 submissions are eligible for the Cash Awards (e.g. 300 submissions for the UPSR category obtained 5 As), the potential recipients will be further short listed based on the highest average balance in the Account for the past 1 year.
- 5.2 Each short listed recipient is entitled to one Cash Award per examination result for a particular Programme Period.
- 5.3 The final list of Cash Award Recipients will be announced via the Bank's website at www.pbebank.com within a reasonable time.

6. Payment of Cash Awards

- 6.1 The Cash Awards will be credited into the Eligible Recipient's PB Bright Star Savings Account within a reasonable time from the publication of the Cash Award Recipients list at www.pbebank.com or any such other date as may be deemed appropriate by PBB.
- 6.2 The Eligible Recipient's PB Bright Star Savings Account is to remain active for the crediting of the Cash Awards failing which the entitlement will be withdrawn.
- 6.3 PBB reserves the right to publish or display names, MyKad/MyKid/birth certificate numbers, photographs or other information on the Cash Award Recipients of the Programme for advertising and publicity purposes. By participating in the Programme, parent/guardian and the Eligible Participant consent to and agree that PBB shall be at liberty to publish or display his/her/their name, identification MyKad/MyKid/birth certificate numbers, photographs or other information on the Cash Award recipients of the Programme for advertising and publicity purposes.

7. Liability and Responsibility

- 7.1 Proof of submitting the examination results via PBB's website or branches is not proof of registration and PBB shall not in any event be held liable or responsible for any delay and/or non receipt and/or unsuccessful transmission of any submission under the Programme from the Eligible Participant for any reasons whatsoever. Any request to accept submission of examination result after the due date will not be entertained.
- 7.2 PBB reserves the right to cancel, terminate or suspend the Programme with prior notice at the Bank's website. For the avoidance of doubt, cancellation, termination or suspension by PBB of the Programme shall not entitle the Eligible Participant to any claim or compensation against PBB for any and all losses or damage suffered or incurred by the Eligible Participant as a direct or indirect result of the act of cancellation, termination or suspension.
- 7.3 PBB reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions from time to time with prior notice at the Bank's website and such amendment, deletion or addition shall become effective on such date as PBB may determine. The parent/guardian and Eligible Participant agree to be bound by such amendments, deletion or addition.
- 7.4 PBB shall not be responsible in any way whatsoever, in respect of technical failures of any kind, unauthorised human intervention and electronic or human error in the administration and processing of the Programme.

8. Confidential Document

- 8.1 The contents of this document or the online application form are confidential and intended solely for the use by PBB and the prospective party to whom it is delivered. It is not to be reproduced or distributed to any other third party.

9. General

- 9.1 The final selection of the Cash Award Recipients will be at the discretion of PBB. PBB's decisions on all matters relating to the Programme, including the decisions of the Programme judges in determining the Cash Award Recipients will be final and binding and no further correspondence, queries, appeals or attempts to dispute such decisions will be entertained.
- 9.2 By participating in this Programme, the parent/guardian of the Eligible Participant shall be deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agrees that the decision of the PBB in connection with this Programme shall be final, binding and conclusive. No appeal, correspondence, queries or protests will be entertained.
- 9.3 This Programme shall be subject to the regulations, directives and guidelines of Bank Negara Malaysia, the Association of Banks in Malaysia and such other relevant regulatory bodies.