

Public Bank 3.25% Campaign 2023 (“Promotion”)

Terms and Conditions

This Promotion (details of which are set out below) is available only to Eligible Customers who meet the Promotion Qualifications during the Promotion Period only.

Promotion Information Details:

Organizer	Carsome Certified Sdn Bhd (202101006178)
Promotion Description	This Promotion shall only be applicable towards selected Carsome Certified vehicles (“Carsome Certified Vehicle”) as listed on the Organizer’s platform which can be accessed via the following link < https://www.carsome.my/carsome-certified >.
Promotion Period	1 June 2023 – 31 st July 2023 (all dates inclusive)
Eligible Customers	<p>In order to be eligible, customers must successfully perform and/or satisfy the following steps and requirements:</p> <ol style="list-style-type: none">1. Customers must be a graduate (minimum diploma);2. Customers must be between 21-30 years old; and3. Customers must place a vehicle booking for a Carsome Certified Vehicle within the above stipulated Promotion Period.
Promotion Qualifications	<p>Eligible Customers shall be entitled to receive the following benefits (“Promotional Benefits”):</p> <p><u>PREFERENTIAL INTEREST RATE</u></p> <p>For each selected Carsome Certified Vehicle purchased by the Eligible Customers, they shall be entitled to the following preferential interest rates as low as 3.25% per year from Public Bank Berhad.</p> <p>Eligible Customers who wish to qualify for the above will be required to submit the following documents:</p> <ol style="list-style-type: none">1. 3 months payslip;2. Employment Letter/ Employer Confirmation/ Letter of Offer or3. Certificate of Diploma/ Bachelor of Degree or4. Latest 3 months' bank statement or5. Any other additional income documents as required at the absolute discretion of Public Bank Berhad which includes amongst others a guarantor’s agreement. <p>For the avoidance of doubt, Promotional Benefits shall only be made available to Eligible Customers with a successful booking who subsequently successfully completed the sale and purchase of their selected Certified Vehicle within the stated Promotional</p>

	Period.
How will it be provided?	Promotional Benefits shall be given to the Eligible Customers during the application stage of their loan with Public Bank upon the purchase of their Carsome Certified Vehicle.
Special Promotion Terms	<ol style="list-style-type: none"> 1. This Promotion shall be applicable with other ongoing promotions that offer discounts on the purchase price of any Carsome Certified Vehicle. 2. In the event that the Promotional Benefits become unavailable for any reason, then the Organizer reserves the right to substitute the Promotional Items with other promotional items of similar value. The Organizer makes no representation in relation to the availability of the Promotional Benefits. 3. The Promotional Benefits may not be redeemed or exchanged for cash. The Promotional Benefits awarded will not be replaced if lost or stolen. Promotional Benefits are not redeemable for cash or transferable. No substitution will be allowed except, at the Organizer's sole discretion, a prize of equal or greater monetary value may be substituted. 4. The sale and purchase of any Certified Vehicle shall be further subjected to additional terms and conditions and transactional documents that shall be determined by the Organizer. 5. Notwithstanding anything to the contrary contained within this Promotion and its Terms and Conditions, the Eligible Customers understands and acknowledges that the Promotional Benefits, in particular the Preferential Interest Rate shall be subject to further due diligence and approval by Public Bank Berhad.

Promotion Terms and Conditions:

This Promotion is as specified in the Promotion Information Details above and is strictly made available to the Eligible Customers who meet the Promotion Qualifications during the Promotion Period and is subject to the following terms and conditions (“Terms and Conditions”):

1. The Organizer reserves the right to amend or extend the Promotion at any time as they deem fit. The Organizer may engage their Affiliates in order to assist the Organizer with the execution of the Organizer’s roles and responsibilities pursuant to this Promotion. For purposes of this Promotion, the term "Affiliate" shall mean any entity, individual, firm, or corporation, directly or indirectly, through one or more intermediaries, controlling, controlled by, or under common control with the Organizer.
2. The Promotion is only applicable during the Promotion Period. Any customer who does not meet the Promotion Qualifications and is not an Eligible Customer is not entitled to the Promotion.
3. In the event this Promotion involves vendors, merchants, and/or third-party providers (“Merchant”) the relevant participating Merchant reserves the right to revise its terms and conditions without prior notice. Eligible Customers’ participation in the Promotion shall be further subjected to the participating Merchant’s terms and conditions.

4. By participating in this Promotion, all Eligible Customers will be deemed to have read, understood and expressly agreed to be bound by the Terms & Conditions of this Promotion as stated herein and any additional terms and conditions stipulated by the Organizer (as may be applicable) including the decisions of the Organizer in all matters related thereto.
5. All personal information provided by the Eligible Customers is subject to the Organizer's Privacy Policy (details of which are available at https://www.carsome.my/privacy_policy). Amongst others, the Eligible Customers agree to provide consent for the Organizer to collect, record, hold, store, use and disclose their personal information for purposes which are necessary or related to their participation in the Promotion and agree to grant the Organizer the absolute and unrestricted right to modify, use and publish any still or moving images of the Eligible Customers for any promotional, marketing, commercial or other related purpose, without any payment or compensation.
6. The Organizer shall have the full discretion to determine (a) the eligibility of the Eligible Customers in relation to taking part in the Promotion; and (b) for any terms not specifically mentioned herein. The Organizer reserves the right to change or amend the Promotion mechanics, incentives, rewards, and the Terms & Conditions any time without any prior notice to the Eligible Customers.
7. The Organizer reserve the absolute right to cancel, terminate or suspend the Promotion with or without any prior notice and/or assigning any reason. For the avoidance of doubt, cancellation, termination or suspension by the Organizer shall not entitle the Eligible Customers to any claim or compensation against the Organizer for any and/or all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
8. The Eligible Customers acknowledges and agrees that in relation to this Promotion, neither the Organizer nor their Affiliates, agents, members, partners, employees, successors, or assigns shall be liable for claims, demands, compensation, costs, or expenses arising out of any damage or loss which may be sustained by the Eligible Customers, whether or not caused in whole or in part by the active or passive actions of the Organizer or their affiliates, agents, employees, partners, members, successors, or assigns. The Eligible Customers acknowledges and agrees to hold harmless, indemnify and defend the Organizer against any and all claims, liabilities, damages, liens and expenses (including, without limitation, reasonable attorney's fees) arising directly or indirectly from any such occurrences in relation to this Promotion.
9. The Terms & Conditions contained herein shall prevail over any inconsistent terms, conditions, provisions or representation contained in any other promotional or advertising materials for the Promotion.
10. The Terms & Conditions herein shall be governed by the laws of Malaysia.