

TERMS AND CONDITIONS FOR EAST MALAYSIA PARTNERS X BOOST BANK PROMOTIONAL INTEREST RATES: UP TO 5.0% P.A. (1 OCTOBER 2024 - 31 OCTOBER 2024), UP TO 4.0% P.A. (1 NOVEMBER 2024 30 NOVEMBER 2024) AND UP TO 3.6% P.A. (1 DECEMBER 2024 - 31 DECEMBER 2024) FOR EAST MALAYSIA JARS CAMPAIGN ("CAMPAIGN")

This Campaign is held by Axiata Digital eCode Sdn. Bhd. (Company Registration No. 201701000820 (1214970-T)) ("**eCode**") in collaboration with Boost Bank Berhad (f.k.a. Boost Bhd) (Company Registration No. 202301007223 (1501144-T)) ("**Boost Bank**"), Servay Hypermarket (Sabah) Sdn. Bhd. (Company Registration No. 199701016232 (0431729-H)), Bataras Sdn. Bhd. (Company Registration No. 199801017117 (0473246-D)), CKS Retail Sdn. Bhd. (Company Registration No. 199301015847 (270587-H) and Farley (KS) Sdn. Bhd. (Company Registration No. 201501017122 (1142456-H)) (collectively referred to as "**East Malaysia Partners**"). By participating in the Campaign, Customer (as hereinafter defined) hereby agrees to be bound by these terms and conditions which shall form an integral part of and to be read together with Boost Bank's Personal Banking Terms and Conditions, Boost Bank Debit Card Terms and Conditions and eCode Terms and Conditions.

In the event of a conflict or inconsistency between these terms and conditions, such inconsistency shall be resolved by giving precedence in the following decreasing order (i) these terms and conditions; (ii) Boost Bank's Debit Card Terms and Conditions, (iii) Boost Bank's Personal Banking Terms and Conditions; and (iv) eCode Terms and Conditions.

eCode and/or Boost Bank reserve the right to withdraw, amend, omit and/or vary any part or the whole of the terms and conditions of this Campaign with prior notice to the Customer and the Customer shall be bound to observe, perform and comply with the terms and conditions herein and any amendments thereof. eCode and/or Boost Bank's decisions in any matter in relation to this Campaign shall be final and conclusive.

Campaign Period

1 October 2024 until 31 December 2024

Eligibility

This Campaign shall be applicable to all account holders who: (i) open and maintain Digital Savings Account (as defined in Boost Bank's Personal Banking Terms and Conditions) with Boost Bank; and (ii) fulfil the criteria set out in this Campaign during the Campaign Period ("**Customers**").

Important Notice:

1. By participating in this Campaign, you hereby acknowledge and agree to:
 - (a) the terms and conditions of the following Campaign set out below; and
 - (b) the terms of the Privacy Notices and you consent to the collection, use and disclosure of your personal information: (i) for the purposes of the Campaign; and/or (ii) in accordance with our Privacy Notice at <https://myboostbank.co/privacy-notice> and eCode's Privacy Notice at <https://myboost.co/privacy-policy>;
 - (c) Boost Bank's Personal Banking Terms and Conditions (available at <https://myboostbank.co/terms-and-conditions>, as may be updated from time to time);

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- (d) access Boost Bank's website on a regular basis to view all relevant terms and conditions (including any related notices). You must seek clarification from Boost Bank's authorised representatives if you do not understand any of these; and
- (e) The total deposits received will have a maximum cap of RM250 million ("**Maximum Cap**"), shared among the East Malaysia Jars (as defined below) on a first come, first served basis. If the Maximum Cap is reached, the Customers will not be eligible for the Promotional Interest Rate (as defined below). Boost Bank is not required to notify the Customers when the Maximum Cap is reached.
- (f) allow and authorize eCode to disclose the following details to Boost Bank for purposes of determining the Customers' eligibility to receive the Promotional Interest Rate (as defined below):
 - (i) your eCode registered name and phone number;
 - (ii) your National Registration Identity Card number;
 - (iii) your transaction amount and date (paying with Boost eWallet), without first obtaining any further consent from you nor making any payment whatsoever to you.
- (g) In the event that you disagree to have your details as set out in paragraph 1 above to be disclosed by eCode, you shall email to marketing@myboost.co to express your disagreement and decision to be opted-out from the following Campaign. In such instances, you have opted-out from and no longer be eligible to receive the offer/reward under the following Campaign.

Campaign Mechanics

1. During the Campaign Period, the Customers who:
 - (a) open and maintain Digital Savings Account (as defined in Boost Bank's Personal Banking Terms and Conditions) with Boost Bank;
 - (b) perform at least one (1) transaction with minimum spending of RM50.00 each transaction at any physical outlet of the East Malaysia Partners in a calendar month; and
 - (c) pay with Boost eWallet and/or via Boost Bank Debit Card,

are eligible for a 5.0% per annum daily interest on their savings ("**Promotional Interest Rate**") in each of the four (4) jars, namely Servay Jar, Bataras Jar, CKS Jar and Farley Jar, collectively known as "**East Malaysia Jars**" which will appear automatically upon the Customers fulfilling the aforementioned criteria in paragraph 1 above. The interest payments will occur daily.

For the avoidance of doubt, the Promotional Interest Rate is only applicable to the end-of-day balance of the East Malaysia Jar and not applicable to the end-of-day balance of the main account and other Saving Jars of the Customer. All interest payments made under this

Campaign are subject to applicable taxes and Boost Bank will deduct any required taxes before crediting the interest to the Customer the East Malaysia Jar.

2. For absolute clarity, during the Campaign Period, if a Customer does not fulfil the criteria in paragraph 1 above in the following month after the first transaction qualifying for receiving the East Malaysia Jar, the Customer is not eligible to receive the Promotional Interest Rate for that following month, and the amount then in the East Malaysia Jar will be credited automatically into his main account and the East Malaysia Jar will continue to appear but will be deactivated. However, if the Customer fulfils the criteria in paragraph 1 again during the Campaign Period, the Customer's East Malaysia Jar will be reactivated and the Promotional Interest Rate may apply to the end-of-day balance of the then East Malaysia Jar, subject to the Maximum Cap.
3. The maximum amount an eligible Customer may deposit into each of the four (4) East Malaysia Jars is capped at RM25,000.00 only.
4. The Promotional Interest Rate for the East Malaysia Jars will be reduced to 4.0% per annum commencing from 1 November 2024. On 1 December 2024, the rate will be further reduced 3.6% per annum. Upon expiry of the Campaign Period, the East Malaysia Jar will automatically be closed and the amount then in the East Malaysia Jars will be credited automatically into the Customer's main account. Kindly refer to our website for further information and the applicable default interest rate.
5. The eligibility of receiving the Promotional Interest Rate and the keeping and maintenance of the Digital Savings Account, East Malaysia Jar and Savings Jar(s) by the Customers with Boost Bank is subject to Boost Bank's discretion and the terms and conditions imposed by Boost Bank on the Customers.
6. For the avoidance of doubt, eCode is not an agent of Boost Bank, nor a subsidiary, and eCode makes no representations/warranties/endorsements as to the opening, keeping and maintenance of the Digital Savings Account, East Malaysia Jar and Savings Jar(s) (and/ or any other products and/or services) with Boost Bank (including the interest rate offered by Boost Bank), and eCode shall not be liable for any injury/loss/damages suffered by the Customers by participating in this Campaign.
7. Please refer to Boost Bank and/ or its website for matters in relation to the Digital Savings Account and Savings Jar(s) and/ or any other products and/or services (including the payout of the interest rate).
8. For further enquiries, please refer to Boost Bank's FAQ and/ or contact Boost Bank Customer Support via email to support@myboostbank.co.

General Terms and Conditions:

1. The Customers should refer to Boost Bank's website for further information and the terms and conditions related to their Digital Savings Account and Savings Jar(s) (and/ or any other products and/or services), including any matters related to the payout of the interest rate.

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2. Boost Bank reserves the sole and absolute right to cancel, withdraw, suspend, extend or terminate any part or the whole of the terms and conditions of this Campaign with prior notice to the Customer. For the avoidance of doubt, the cancellation, withdrawal, suspension, extension or termination by Boost Bank of this Campaign shall not entitle the Customer to any claim or compensation against Boost Bank for any losses or damages suffered or incurred by the Customer whether as a direct or indirect result of such cancellation, withdrawal, suspension, extension or termination.
3. The records of transaction maintained by Boost Bank and Boost Bank's decisions in any matter in relation to the Campaign shall be final and conclusive.
4. Boost Bank shall not be liable for any claim by Customer or third-party claims or losses of any nature, including but not limited to, loss of profits, punitive, indirect, special, incidental, or consequential damages or for other damages and any related claims of any nature, including direct, indirect, third party, consequential or other damages resulting from or in connection with this Campaign. Boost Bank expressly excludes and disclaims any representations, warranties or endorsements, expressed 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 of fitness for a particular purpose.
5. Boost Bank shall not be liable for loss or damage to property or any personal injury or loss of life resulting from or in connection with this Campaign.
6. The Customer acknowledges and agrees that Boost Bank reserves the rights to disqualify Customer's participation of the Campaign if (i) the Customer is found or suspected of abuse, manipulation or tampering with the Campaign mechanics or the operation of the Campaign; (ii) the Customer is found or suspected of undertaking fraudulent activities, act of deceit, deception, cheating or other activities harmful to the Campaign; or (iii) the Customer is in breach of its obligations or any terms and conditions of this Campaign. Notwithstanding the above, Boost Bank reserves the right to reject any participation or the Customer at its discretion.
7. By participating in this Campaign, Boost Bank shall not in any manner whatsoever be liable or held responsible if Boost Bank is unable to perform in whole or in part any of its obligations herein attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, pandemic or any act of god beyond Boost Bank's control or due to any factor in a nature of a force majeure which is beyond Boost Bank's reasonable control.
8. Boost Bank and its officers, employees, representatives and/ or agents (including without limitation, any third party service providers engaged by Boost Bank for purposes of this Campaign) shall not be responsible and shall not accept any liabilities of any nature and however arising or suffered by the Customer or any third parties resulting directly or indirectly from this Campaign, and Boost Bank disclaims any liability arising from the products or services purchased by the Customer from third party merchants.

9. By participating in this Campaign, the Customer agrees and consents to allow its personal data to be collected, processed and used by Boost Bank in accordance with the Privacy Notice. In addition and without prejudice to the terms set out in the Privacy Notice, the Customer agrees and consents to its personal data or information being collected, processed and used by Boost Bank for:

- (a) purposes of this Campaign; and
- (b) marketing and promotional activities conducted by Boost Bank, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet.

Marketing and promotion activities include without limitation the use and/ or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, the Customer agrees to cooperate and participate in all advertising and publicity activities of Boost Bank in relation to this Campaign.

10. Unless specifically mentioned in these Terms and Conditions, this Campaign is not valid with any other campaign, and no other special, additional, preferential rates and/ or reward shall be given to the Customer in addition to this Campaign.
11. Boost Bank shall not be responsible or held liable in respect of technical failures of any kind, intervention, interruptions and/ or electronic or human errors in the administration and/ or processing of a transaction performed via the Boost Bank Mobile Banking (as defined in the Personal Banking Terms and Conditions) provided the same is not directly caused by Boost Bank.
12. Boost Bank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by MasterCard Worldwide, merchant establishments, postal or telecommunication authorities or any other party which may result in Customer failing to be entitled to the rewards under this Campaign.
13. Boost Bank shall not be liable for any misinterpretation or misrepresentation of facts by any unauthorised third party in respect of this Campaign offered and published in any media, marketing or advertising material.
14. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia, and the Customer agrees to submit to the exclusive jurisdiction of the courts of Malaysia.