

(ENGLISH VERSION)

## **KBZ Bank Savings Account Window Period Extension Campaign Terms & Conditions**

1. This Campaign period is from 1<sup>st</sup> January 2024 to 31<sup>st</sup> March 2024 (excluding weekend days, bank holidays, and public holidays).
2. During this Campaign Period, Account Holders who deposit money into any Savings Account between the 1<sup>st</sup> and 7<sup>th</sup> of the month will be eligible to participate in this Campaign.
3. The purpose of this Campaign is to enable any Savings Account Holders to enjoy the interest on the deposit amount if Account Holders deposit money into any of their Savings Accounts between the 1<sup>st</sup> and 7<sup>th</sup> of the month during the Campaign period.
4. Normally, interest will be calculated on the amounts deposited by the Account Holders between the 1<sup>st</sup> and 5<sup>th</sup> of the month. Under this Campaign, both existing Savings Account Holders and New Savings Account Holders will be entitled to the interest on the deposited amount if they deposit into any of their Savings Accounts between the 1<sup>st</sup> and 7<sup>th</sup> of the month during the Campaign period. However, if the Account Holder withdraws all or part of the deposited amount during such specified period, the Account Holder will be entitled to the interest only on the remaining lowest balance.
5. In accordance with the terms and conditions of this Campaign, interest will be entitled on all deposits made to Savings Accounts. However, deposits to other types of deposit Accounts will only earn interest based on the normal interest calculation method. Furthermore, any deposits made to Savings Account types after the 1<sup>st</sup> to the 7<sup>th</sup> of the month will not be eligible for the interest.
6. At the time of opening any new Savings Account (individual or joint), the minimum balance amount specified for the relevant Savings Account must be maintained, and interest will be calculated from the minimum balance amount specified for interest calculation.
7. KBZ Bank shall have the right to amend and change the interest allowed under this Campaign in accordance with the instructions of the Central Bank of Myanmar.
8. For a new Savings Account opening, the Account Holder must comply with KBZ Bank's normal Savings Account Terms and Conditions.
9. Savings Account Holders will be entitled to interest only during the Campaign period in accordance with these terms and conditions. After the end of this Campaign period, any deposit account will be entitled to interest as per the normal interest calculation method.
10. KBZ Bank employees will not contact participants in the Campaign to ask for the OTP or PIN of Account Holders participating in this Campaign.
11. KBZ Bank Account Holders are strictly forbidden to cheat in any form or manner during the Campaign. KBZ Bank has the right to take necessary action against any Account Holder who is suspected to be cheating in any form and/or manner.



12. In the event of any dispute arising between KBZ Bank Account Holders and KBZ Bank regarding this Campaign, such dispute will be examined carefully and finally resolved by the authorized officers of KBZ Bank without any prejudice to the statutory rights of the Account Holders.
13. KBZ Bank, at any time, shall have the right to amend, cancel, or terminate the terms and conditions and or Campaign and the interest rates or features regarding this Campaign conditionally for some reasons without giving any notice.
14. Account Holder acknowledges and agrees that there is no right to receive any compensation as a result of cancellation or termination of this Campaign for some reasons and/or variation to these terms and conditions without giving any notice.
15. All normal KBZ Bank Savings Accounts Terms and Conditions apply.
16. These terms and conditions shall be governed by and construed by the laws of the Republic of the Union of Myanmar.
17. KBZ Bank reserves the right to revise initiatives introduced in response to COVID-19 and natural disasters or force majeure events at any time, as the situation evolves. KBZ Bank will not be liable to the Account Holder or any other party or be considered in breach of these terms and conditions for a failure to perform, or delay in performing, any such obligation set out in these Terms and Conditions while those circumstances continue.
18. These terms and conditions are made in both English and Myanmar and both versions shall be equally authentic and effective. In case of any discrepancy between the two versions, the Myanmar version shall prevail.

