

BUY NOW PAY LATER with PB Flexipay

Just call us or fill in the form after your purchase, we will convert & stretch your repayment up to 24 months. ONE-TIME upfront interest start from as low as 2%. Start enjoying the joy of amazing flexibility!

Instalment Tenure	Minimum Amount	ONE-TIME Upfront Interest
6 months	RM1,000	2%
12 months	RM2,000	3%
24 months	RM4,000	6%



I can have it all with flexible repayment plan from PB Flexipay

• A one-time interest will be charged upfront, i.e. 6% for a 24-month instalment plan, 3% for a 12-month instalment plan and 2% for a 6-month instalment plan • Tiered interest rates of 13.5% to 17.5% p.a. will be levied on the overdue or outstanding amount not paid in full. After the credit scheme duration, the standard tiered interest rates of 13.5% to 17.5% p.a. is applicable • Early exit fee of RM100 will be charged if Cardmember terminates or discontinues with the programme prior to the expiry date of tenure • Other Terms & Conditions apply

PB Flexipay Application Form / Borang Permohonan Flexipay PB

Yes, I would like to participate in the PB Flexipay Plan / Ya, saya ingin memohon Pelan Flexipay PB

Cardmember details / Butir-butir Ahli Kad:

PB Visa / PB MasterCard Card No. / No. Kad Visa PB / MasterCard PB : - - -

Expiry Date / Tarikh Tamat : /
MM / BB YY / TT

Name / Nama :

(as per embossed name on the Credit Card / seperti nama yang tertera pada cetakan timbul Kad Kredit)

Mobile Tel No. / No. Tel Bimbit : Office Tel No. / No. Tel Pejabat :

House Tel No. / No. Tel Rumah : E-mail / E-mel :

Please complete the table below for transaction(s) you wish to convert into Flexipay / Sila lengkapkan jadual di bawah bagi urus niaga yang anda ingin tukarkan kepada Flexipay

Transaction Date / Tarikh Urus Niaga	Approval Code / Kod Kelulusan	Merchant Name / Nama Saudagar	Transaction Amount (RM) / Jumlah Urus Niaga (RM)	No. of Monthly Instalments (please tick <input checked="" type="checkbox"/>) / Bilangan Ansuran Bulanan (Sila tandakan <input checked="" type="checkbox"/>)	Minimum Purchase Amount (RM) / Amaun Pembelian Minima (RM)
				<input type="checkbox"/> 6 mths / 2% upfront interest	1,000
				<input type="checkbox"/> 12 mths / 3% upfront interest	2,000
				<input type="checkbox"/> 24 mths / 6% upfront interest	4,000

Note:

• The details of the purchased transaction must be made known to PBCS between the period of 3 days after the purchase is made and 5 days before the next statement date. An illustrative example:

- Your last statement date is 1 November 2009.
- The purchase transaction date is 3 November 2009.
- The Cardmember must inform PBCS between 6 November 2009 to 26 November 2009 before the next statement date.
- The purchase can only be converted to Flexipay instalments before 1 December 2009 (next statement date).

• The Flexipay interest charges are:- 6 months at 2.0%, 12 months at 3.0% and 24 months at 6.0% on the converted amount and will be charged on the first instalment month. If monthly interest/instalment is not received by PBCS in full by the due date, tiered interest rate of 13.5% - 17.5% p.a. will be levied on the overdue amount or outstanding monthly instalment. Other Terms and Conditions apply.

Nota:

• Butir-butir urus niaga pembelian mesti dimaklumkan kepada PBCS dalam tempoh 3 hari selepas pembelian dibuat dan 5 hari sebelum tarikh penyata berikutnya. Contoh ilustrasinya:

- Tarikh penyata terakhir anda adalah 1 November 2009.
- Tarikh urus niaga pembelian adalah 3 November 2009.
- Ahli Kad mesti memaklumkan kepada PBCS antara 6 November 2009 hingga 26 November 2009 sebelum tarikh penyata berikutnya.
- Pembelian hanya boleh ditukarkan kepada ansuran Flexipay sebelum 1 Disember 2009 (tarikh penyata berikutnya).

• Kadar faedah yang dikenakan adalah seperti berikut:- 2.0% untuk 6 bulan, 3.0% untuk 12 bulan dan 6.0% untuk 24 bulan dan akan dicaj sepenuhnya pada bulan pertama. Sekiranya faedah/ansuran bulanan tidak diterima sepenuhnya oleh PBCS sebelum tarikh perlu dibayar, faedah bertingkat sebanyak 13.5% - 17.5% setahun akan dikenakan atas amaun yang tertunggak. Tertakluk kepada Terma dan Syarat lain.

FOLLOW THESE EASY STEPS:

- Make your purchase using your PB Credit Card.
- Call 03-2176 8000 to inform our customer service representative. Alternatively, you may fill in the form provided and mail or fax to PB Card Services (PBCS) at Public Bank Berhad, Perkhidmatan Kad PB, Tingkat 10, Menara Public Bank, 146 Jalan Ampang, Peti Surat 11722, 50754 Kuala Lumpur. Fax: 03-2163 9400. Please do not mail the form if you have faxed.

IKUTI LANGKAH-LANGKAH MUDAH INI:

- Membuat pembelian anda dengan Kad Kredit PB.
- Hubungi 03-2176 8000 untuk memaklumkan kepada wakil perkhidmatan pelanggan kami. Atau, anda boleh mengisi borang yang diberi dan poskan atau faks kepada Perkhidmatan Kad PB di Public Bank Berhad (PBCS), Pusat Perkhidmatan Kad PB, Tingkat 10, Menara Public Bank, 146 Jalan Ampang, Peti Surat 11722, 50754 Kuala Lumpur. Fax: 03-2163 9400. Jangan poskan borang ini jika anda telah faks.

Signature / Tandatangan

Date / Tarikh

(Signature must correspond with the specimen signature of the Card Account /
Tandatangan mestilah sama dengan contoh tandatangan pada Akaun Kad)