

CASH MEGABONUS

1. For ING Insurance Premium :

- ✓ 1% Cash MegaBonus on any amount spent for ING Insurance Premiums
- ✓ The maximum cash rebates amount is RM2,000 per annum
- ✓ Applicable for ING transaction acquired by PBB at ING branches only (exclude ING premium payments via e-Commerce)

2. For other retail purchases :

- ✓ 0.5% Unlimited Cash MegaBonus on any amount spent for other retail purchases

Note : Retail purchase excludes casino and petrol transactions, ING transactions, cash advances, balance transfer, government-related payments, payments to charity and utility bills payment via www.pbebank.com, PB Telebanking and ATM.

3. Examples of Cash MegaBonus calculation :

Scenario	Total monthly retail spending	Total ING premium spending	1% Cash MegaBonus entitlement	Total other retail spending	Unlimited Cash MegaBonus entitlement
1	RM3,000	RM2,000	RM20	RM1,000	RM5
2	RM15,000	RM10,000	RM100	RM5,000	RM25

4. The Cash MegaBonus earned will be accumulated over 12 months and credited directly to the Card Account on the 13th month, upon renewal of the Cardmembership. However, the monthly Cash MegaBonus earned will be reflected in the monthly statement.
5. Public Bank shall have the right at its sole and absolute discretion to modify the Cash MegaBonus percentages or maximum Cash MegaBonus amount without prior notice to the Cardmembers and such modifications shall be effective on such dates as shall be determined by Public Bank.