

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the PB-ING Debit MasterCard Card. Be sure to also read the general terms and conditions.)

Public Bank Berhad

PB-ING Debit MasterCard Card

1. What is this product about?

This is a Debit MasterCard Card, a payment instrument which allows you to pay via a direct deduction of the cost for goods and services from your debit card account at participating retail and service outlets. You are required to maintain a debit card account with us and place sufficient funds in the debit card account before making payments. If you close your debit card account with us, your debit card will be automatically canceled.

2. What do I get from this product?

- Cash MegaBonus
Every ringgit spent on retail purchase with the card will earn cash rebate of 0.5%.

There will be 1% cash rebate for ING insurance premium charged to the card. The cash rebate earned for ING insurance premium will be accumulated over 12 months and credited directly to the Card Account on the 13th month, upon renewal of Cardmembership.

The Cash MegaBonus earned will be credited monthly to the Card Account. There are no minimum qualifying criteria, no maximum limit and no restriction on the usage of the Cash MegaBonus.

Note: Retail purchase exclude casino and petrol transactions, ING transactions, cash withdrawals, government-related payments, payments to charity and utility bills payment via www.pbebank.com, PB Telebanking and ATM
- Interest-Earning
Credit balances will earn interest credited monthly, computed based on the daily balance in the Debit Card Account. Rates may vary from time to time. Please check with our Customer Service at 03-2176 8000 or e-mail to custsvc@publicbank.com.my for latest interest rates applicable.
- Cash Access
Immediate access to cash whenever the need arises at MasterCard/Cirrus ATMs worldwide. Locally, for cash withdrawals via a Public Bank ATM, the normal service fee of RM10 per transaction is waived! Withdrawals may also be conducted over-the-counter (OTC) at a PBB branch for issuance of Bankers Cheque for initial Public Offer Share Issue (IPOS) or transfer to other Deposit Account/s.
- Automatic Sweep
For greater flexibility and to eliminate the inconvenience of any shortfall amount when transacting with the Card, the Principal cardmembers with a Personal Deposit Account i.e. Savings Account or Current Account with the Bank may sign up for the Automatic Fund Transfer Facility. It facilitates immediate online sweeping of funds from a designated Deposit Account to the Debit Card Account, up to a predetermined daily limit set by the Bank. The Card credit balance will be topped up to RM200 daily at the end of the day.
- Constant Control
Maintain a balance in the Debit Card Account which best suits the desired lifestyle. A minimum balance of RM25 is required to be maintained in the Debit Card Account at all times. For example, for the purchase of an item worth RM75, the available balance in the Debit Card Account should not be less than RM100. PBeBank.com facilitates banking convenience anywhere, everyday. Services available include balance enquiry, fund transfer, transaction history, GIRO bill payment and others.

- Pre-Authorization Amount for Petrol Transaction at the Outdoor Pump
Pre-authorization amount of RM200 is required for petrol transaction at the outdoor pump at petrol station but some petrol operators allow selection of amount at the pump. Pre-authorization amount will be charged to your debit card account during the fill-up. The pre-authorization amount will then be reversed and the actual filled-up amount will be charged to your debit card account once the Bank receives the actual settlement amount from the acquiring bank. Average pre-authorization holding days is 10 days.
- Monthly Statement
A monthly statement with details of all the transactions made in the month is provided to cardmember.

3. What are the fees and charges I have to pay?

- Annual Fee
Principal : RM24 Supplementary : RM12
Free For Life (Principal & Supplementary Cards) - Full 1st year annual fee waiver & subsequent years annual fee waiver is based on a minimum of 12 swipes over the preceding 12 months. Subject to minimum of 1 retail transaction made in a month.
- Withdrawal Fee
 - ✓ via Public Bank ATMs / Over-the-Counter at PBB Branches : Waived
 - ✓ via non-Public Bank ATMs (local or overseas) : RM10-00 for each successful transaction
- Overseas Transactions Conversion Fee
Transactions made in foreign currency will be converted to Ringgit Malaysia using US\$ as the base currency on the date it is received and/or processed at the conversion rate as may be determined by MasterCard Worldwide at its absolute discretion. In addition, you will also have to pay administration cost of 1.25% of the converted Ringgit Malaysia amount for the conversion of the transactions made in foreign currency. The exchange may differ from the rate in effect on the date of the transaction due to market fluctuations. Such rate imposed shall be final and conclusive and the Cardmember shall bear all exchange risks, losses, commission and other bank charges which may thereby be incurred.
- Card Replacement Fee
RM10-00
- Sales Draft Retrieval Fee
RM15-00 per request
- Additional Statement Request Fee
RM5-00 per request
- Balance Enquiry Fee
 - ✓ via Public Bank ATM : Waived
 - ✓ via non-Public Bank ATM : RM2-00 per enquiry

4. What if I fail to fulfil my obligations?

- Liability for Unauthorised Transactions
In the event of card loss/theft, your maximum liability for unauthorised transactions is limited to RM250-00, provided that you have not acted fraudulently or have not failed to inform us of your debit card as soon as reasonably practicable after having found that your debit card is lost or stolen. If investigation discloses that you are involved in the incurring of any unauthorised charges, you shall be liable for all the unauthorised charges incurred, including financial charges, whether before or after the Bank's receipt of such confirmation. It is expressly agreed that the Bank is not under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.

5. What are the major risks?

Your Card being stolen or lost.

You should notify Public Bank immediately after having found that your debit card is lost or stolen. For stolen or lost card, call 03-2176 8555. Should there be a compromise on your secret PIN you must also report it immediately.

6. What do I need to do if there are changes to my contact details?

It is important that you inform Public Bank in writing of any change in your contact details to ensure that all correspondences reach you in a timely manner.

You may contact Public Bank at :

PB Card Services
Public Bank Berhad
146 Jalan Ampang
50450 Kuala Lumpur
Malaysia.
Tel : 603-2176 8000
Fax : 603-2163 9400
Email : custsvc@publicbank.com.my

7. Where can I get further information?

If you have any enquiries, please contact Public Bank at :

PB Card Services
Public Bank Berhad
146 Jalan Ampang
50450 Kuala Lumpur
Malaysia.
Tel : 603-2176 8000
Fax : 603-2163 9400
Email : custsvc@publicbank.com.my
Website : www.pbebank.com

8. Other Public Bank debit card products available

- PB Visa Electron Debit Card
- PB Day2Day Visa Debit Card
- PB UTAR Debit MasterCard Card
- PB TARC Debit MasterCard Card
- Manchester United Visa Debit Card

The information provided in this disclosure sheet is valid as at January 2010.