

TERMS AND CONDITIONS

PB Online Application Rewards II - 8% Cash Back

- 1) PB Online Application Rewards II - 8% Cash Back campaign is valid from 1 August 2009.
- 2) The campaign is open exclusively to non-existing principal PB Cardmembers residing in Malaysia, excluding employees of the Public Bank Group, its advertising agencies, their immediate families or any other persons connected with the administration of campaign.
- 3) The campaign aims to reward Cardmembers with a Cash Back of 8% on retail purchases within first month of the new-to-bank card approval date (as a welcome gift when they apply for a PB Credit Card Online at www.pbekbank.com). The maximum Cash Back payout is RM80 per Cardmember.
- 4) Ex-cardmembers whose membership was cancelled less than one year from the date of current application are not eligible to enjoy the 8% Cash Back promotion.
- 5) The complete declaration form with all required documents must be received by PB Card Services after the online application has been made to enable processing of the Credit Card application.
- 6) Application or documents received after 30 days from the date of Online Application, will be deemed cancelled and will not be eligible to enjoy the 8% Cash Back promotion.
- 7) The 8% Cash Back welcome gift will only be credited into the Principal Cardmember's Credit Card Account if they use the PB Credit Card for any retail purchases within first month of the card approval date. The maximum Cash Back payout is RM80 per cardmember.
- 8) The 8% Cash Back calculations are as follows:-

Total Retail Spending amount used within first month of the card approval date = RM1,030

Total 8% Cash Back = RM82.4

Maximum Cash Back Payout = RM80*

Note:

* The maximum Cash Back amount on retail purchase is capped at RM80 per Cardmember.

- 9) The 8% Cash Back welcome gift will be credited within 8 weeks after the end of each tracking month and shall be reflected in the Cardmember's Credit Card statement, itemised under "Online Application- 8% Cash Back (Month)".
- 10) Principal Card Accounts must be current, valid and in good standing to be eligible for the 8% Cash Back promotion.

- 11) Cash Back is non-transferable to any 3rd party and non-exchangeable for up-front cash or kind.
- 12) Retail transaction exclude balance transfer, cash advance, auto-debit transaction, Zero Interest Instalment Plan (ZIIP), quasi cash, interest payment, late payment fees, finance charges, annual fees, reversals, government-related payments, payments to charity and any other form of service/miscellaneous fees.
- 13) Only valid and active Principal PB Credit Card accounts are eligible for the 8% Cash Back promotion.
- 14) The welcome gift will not be awarded if a Cardmember already has an existing PB Credit Card and is applying for a second Principal Card.
- 15) Each Cardmember is entitled for one(1) 8% Cash Back welcome gift.
- 16) Supplementary Credit Card applications are not eligible to participate the 8% Cash Back campaign.
- 17) By participating in the campaign, the Cardmember will be deemed to have read, understood and agree to be bound by the Official Terms and Conditions stated herein, including decisions of the Bank which are final, binding and conclusive. No correspondence, disputes and appeals will be entertained. The Bank further reserves the exclusive rights to change, amend, delete or add on these Terms and Conditions without prior notice to the Cardmember and shall become effective on such date as the Bank may determine. The Cardmember agrees to be bound by such amendments.