

PB REAL Cash Back II Promotion
Terms and Conditions

1. The promotion is valid from 1 March to 31 March 2010 (both dates are inclusive) (the “Promotion Period”).
2. The Promotion shall be tracked from 1 March to 31 March 2010.
3. The Promotion is only open to all new and existing **Principal PB Credit Cardmembers** residing in Malaysia, inclusive of employees of PB and PB’s advertising agencies except PB Visa Electron Debit, PB Visa Day2Day, PB UTAR, PB TARC, and PB ING Debit MasterCard Cardmembers.
4. To participate under the Promotion, Credit Cardmembers are required to register their participation via Short Message Service (SMS) once during the Promotion Period and send to 32968 with their 16-digit PB Credit Card number in the following manner:
 - Key in “**PBCB**<space>**your 16-digit Credit Card number**” and send to **32968**
(e.g. PBCB 4553123412341234)
5. Credit Cardmembers with multiple Credit Cards are required to register only one Principal Card number once and all the other cards including Supplementary Card(s) shall be automatically tracked for the purpose of tabulation of the Qualifying Retail Transactions. Only Principal Cardmembers are allowed to SMS their participation for the Promotion.
6. Credit Cardmembers who successfully registered under the Promotion will receive an SMS confirmation from the Bank (the “Participants”). The SMS cost is RM0.30 each and standard Normal Telco Operator charges will also be applicable. The cost shall be fully borne by the Participants.
7. In the event the SMS is incomplete/ invalid, an outgoing SMS will be sent to the Participants at no cost to inform them to re-register via SMS again.
8. After the successful SMS registration, the Participants are required to use any one of their PB Credit Card in the following manner to be qualified for the Promotion:

Tier 1 - 8% Cash Back

The Participants who swipe a **minimum of EIGHT (8) times** on any retail purchases with PB Cards in a tracking month are qualified for the 8% Cash Back (the “Qualified Cardmembers”).

Tier 2 - Additional 2% Cash Back

Qualified Cardmembers who spent on **Grocery, Dining, new Zero Interest Instalment Plan (the first month ZIIP instalment amount posted during the promotion period only), new balance transfer (the first month instalment amount posted during the promotion period only) and overseas purchases** (outside Malaysia) during the respective tracking month are qualified for an additional 2% Cash Back.

9. The Qualifying Retail Transactions shall include all local and overseas retail spending but exclude e-commerce, online purchases, flexipay, auto-debit, recurring payment (inclusive of utilities, direct marketing and insurance premium), cash advance and quasi cash.
10. The Qualifying Grocery transactions shall **include** all local and overseas spending at supermarket/ hypermarket/ grocery store bearing the Merchant Category Code of **5411 and 5422**. E.g. Tesco, Carrefour, Giant, Eonsave, Cold Storage etc. Whilst, Qualifying Dining transactions shall include spending at any dining establishment bearing the Merchant Category Code of **5812, 5813 and 5814** but **exclude** dining spent at Hotel.
11. The 8% and 2% Cash Back are in addition to the generic Cash Mega Bonus or Reward Points.
12. The tracking of Qualifying Retail Transactions shall be based on transaction dates.
13. Split Qualifying Retail Transactions are disallowed and shall be disqualified.
14. A maximum total of RM450,000 Cash Back is available for this Promotion and based on first come first served basis.
15. The maximum Cash Back payout for Tier 1 is RM50 per Qualified Cardmember per tracking month whilst the maximum payout for Tier 2 is RM30 per Cardmember in a tracking month. The awarded Cash Back amount will be rounded to the nearest double digit Cash Back amount. For example, RM10.32 = RM10 and RM10.58 = RM11. The monthly Cash Back payout will be given to the fastest Qualified Cardmember who achieved 8X swipes in a tracking month and based on first come first served basis.

16. The Cash Back calculations are as follows:-

a) Cash Back on 8X card purchases

No. of Card Swipe	Spend (RM)	8% Cash Back p.m. (RM)
1	10	0.8
2	18	1.44
3	90	7.2
4	235	18.8
5	5	0.4
6	150	12
7	22	1.76
8	500	40
Total Entitlement	1,030	82.4
Actual Cash Back Payout		50*

b) Cash Back on 8X card purchases on Grocery/ Dining/ ZIIP/ Balance Transfer/ Overseas transactions:-

No. Of Card Swipe	Normal Retail Purchases (RM)	Grocery/ Dining/ ZIIP/ Balance Transfer or Overseas transactions (RM)	8% Cash Back on Tier 1 (RM)	Additional 2% Cash Back on Tier 2 (RM)	Total Cash Back p.m. (RM)
1	50	-	4	-	4
2	90	-	7.2	-	7.2
3	-	350	28	7	35
4	30	-	2.4	-	2.4
5	285	-	22.8	-	22.8
6	80	-	6.4	-	6.4
7	78	-	6.24	-	6.24
8	-	1,350	108	27	135
Total Entitlement	613	1,700	185.04	34	219.04
Actual Cash Back Payout	-	-	50*	30^	80#

Note:

* The maximum Cash Back amount on normal retail purchases is capped at RM50 per Cardmember per month.

^ The maximum Cash Back amount on Grocery/ Dining/ ZIIP/ Balance Transfer or Overseas transactions is capped at RM30 per Cardmember per month..

The maximum Cash Back amount is capped at RM80 per Cardmember per month.

17. The 8% + 2% Cash Back earned by the Cardmember shall be tracked from 1 March to 31 March 2010.

For example,

A Cardmember successfully registered via SMS on 15 March 2010 will have his/her Qualifying Retail Transactions being tracked for 1 March to 31 March 2010.

18. Qualified Retail Purchases made by a Supplementary Cardmember shall be aggregated with Qualified Principal Cardmember and the total eligible Cash Back will only be credited into Qualified Principal Cardmember's account only.
19. The Cash Back will be credited into the Qualified Cardmember's Principal Credit Card account which was used for the SMS registration within 4 - 8 weeks after the end of each tracking month and shall be reflected in the Qualified Cardmember's Credit Card statement, itemised under 8% Cash Back III Month 4.
20. The winning Qualified Principal Cardmembers account must be current, valid and in good standing to be eligible for the Cash Back.
21. Qualified Cardmembers are responsible to ensure that the SMS details are complete, accurate and sent during the Promotion Period. Proof of SMS sent does not constitute a confirmation of receipt by the Bank.
22. The Bank will not be held responsible and reserves the absolute discretion to disqualify any registration from a Supplementary Cardmembers, duplicate entries, incomplete/ inaccurate SMS, late entries, error message, unsuccessful registration due to network failure and/ or interruption experienced by Telco Operator or for any reason whatsoever as the Bank may in its absolute discretion deem fit.
23. If the date and time of successful SMS registration or transaction date and time captured in the Bank's system differ from the action by the Qualified Cardmembers, and a dispute arises as to when the registration took place, the Bank's system date and time shall prevail.
24. Cash back is non-transferable to any 3rd party and non-exchangeable for up-front cash or kind.
25. In the event if the Cash Back has been credited into the Qualified Cardmember's Credit Card account and there is a reversal of entry made on the retail transaction during the Promotion Period, the Qualified Cardmember is required to reimburse the Bank the whole amount of Cash Back awarded for the reversal entry. The Bank will charge the relevant amount into the Qualified Cardmember's Credit Card account at any time without prior notice or assigning any reason thereof.

General Terms and Conditions

1. By participating in this Promotion, the Cardmembers agree to be bound by the official Terms and Conditions stated herein, including the Bank's decisions on all matters relating to the Promotion which are final, binding and conclusive. No further correspondence will be entertained.
 2. The Bank reserves the right to change, amend, delete or add to any of these Terms and Conditions without prior notice to the Cardmembers and the Cardmembers agree to be bound by such amendments.
 3. The Bank reserves the right to publish or display information of the winning Cardmembers for promotional purpose.
 4. The Bank shall not be responsible or liable for any claims, loss or damage whatsoever, resulting from or in connection with this Promotion including but not limited to financial or personal loss, any error in line connection, poor reception of the communication system, poor quality of network coverage, inability to send SMS and other factors so determined by the Bank throughout the Promotion Period.
 5. For the avoidance of doubt, cancellation, termination or suspension of the Promotion Period shall not entitle the Cardmembers to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Cardmembers as a direct or indirect result of the act of cancellation, termination or suspension.
 6. The Cardmembers hereby give their consent to and authorize the Bank to disclose their particulars to 3rd party service provider/ representative engaged by the Bank for the purpose of the Promotion.
 7. The Bank's prevailing Terms and Conditions apply in addition to the Terms and Conditions herein.
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