

TERMS AND CONDITIONS
Gain More with PB Cards

- 1) The promotion is valid from 1 December 2009 to 31 March 2010 (both dates are inclusive) (the “Promotion Period”).
- 2) The Promotion is open exclusively for both existing and new PB Visa and PB MasterCard Principal Credit Cardmembers residing in Malaysia. Supplementary Cardmembers are not entitled to participate on an independent basis. However, all Qualifying Retail Transactions performed by Supplementary Cardmembers shall be automatically tracked for the Promotion participation.
- 3) Principal and Supplementary Card Accounts must be current, valid and in good standing to be eligible for the the promotion.
- 4) To participate under the Promotion, Principal 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 (example: PBCS 4553123412341234)

Note: Only Principal Cardmembers are allowed to register their participation via Short Message Service (SMS). Any SMS registration made by Supplementary Cardmembers will be deemed null and void.

- 5) Principal Credit Cardmembers with multiple Credit Cards are required to register only ONE (1) Principal Card number once and all the other cards including Supplementary Cards(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) Principle 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.

9) This 4-month Promotion offers :

9.1 Apply, Spend & Get RM60 Cash Back

- a) To offer RM60 for New-to-Bank Principal Participants who perform accumulated retail spending of RM80 within first 2 months from principal card approval date.
- b) The activation rewards shall be opened to New-To-Bank Principal Participants, ie. Classic, Gold, Platinum and any co-brand credit card. Employees of PB and PB's advertising are not eligible for this activation cash rewards.
- c) Eligible Participants will be tracked on a monthly basis. Each cardmember is entitled to enjoy only one (1) time RM60 Cash Back irrespective of the number of new card application.
- d) The cash of RM60 will be credited into the PB Credit Card account of the respective Participants upon accumulated retail spending of RM80 within first 2 months from principal card approval date.
- e) Retail transactions exclude casino transactions, cash advance, interest payment, late payment charges, finance charges, annual fees, reversals, payment of annual card membership fees, government-related and charity payments and utility bills payment via www.pbebank.com.
- f) Exclusion:
 - Existing PB Principal Credit Cardmember.
 - Exclude customer who reapply less than 12 months after their earlier PB Credit Card cancellation.

9.2 PB Real Cash Back II campaign - 8% +2% Cash Back

- a) The PB Real Cash Back shall be tracked in the following months:-
 - Month 1 = 1 December 2009 to 31 December 2009 (both dates are inclusive)
 - Month 2 = 1 January 2010 to 31 January 2010 (both dates are inclusive)
 - Month 3 = 1 February 2010 to 28 February 2010 (both dates are inclusive)
 - Month 4 = 1 March 2010 to 31 March 2010 (both dates are inclusive)

- b) 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 sign up for new Zero Interest Instalment Plan (ZIIP - the first month 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.

- c) The 8% and 2% Cash Back are in addition to the generic Cash MegaBonus or Reward Points.
- d) The 8% and 2% Cash Back is also open to 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.
- e) Retail transactions shall exclude e-commerce/ internet, online purchases, flexipay, auto-debit transaction, recurring payment (inclusive of utilities and direct marketing), cash advance, quasi cash, interest payment, late payment charges, finance charges, annual fees, reversals, payment of annual card membership fees and any other form of service/ miscellaneous fees.
- f) The tracking of Qualifying Retail Transactions shall be based on transaction dates.
- g) Split Qualifying Retail Transactions are disallowed and shall be disqualified.
- h) A maximum total of RM1.8 million Cash Back is available for this Promotion and based on first come first served basis. The Cash Back payout is as follows:
- | | | |
|--------------|---|---------------------------|
| • Month 1 | = | RM450,000 |
| • Month 2 | = | RM450,000 |
| • Month 3 | = | RM450,000 |
| • Month 4 | = | RM450,000 |
| Total | = | <u>RM1,800,000</u> |
- i) 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 retail swipes in a tracking month and based on first come first served basis.

j) The Cash Back calculations are as follows:-

i) Cash Back on 8X card retail purchases

No. of Card Retail 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*

ii) Cash Back on 8X card retail purchases with purchases on ZIIP/ Balance Transfer or Overseas transactions:-

No. Of Card Retail Swipe	Normal Retail Purchases (RM)	ZIIP/ Balance Transfer or Overseas transaction (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 ZIIP/ Balance Transfer or Overseas transactions is capped at RM30 per Cardmember per month..

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

- k) The 8% + 2% Cash Back earned by the Cardmember shall be tracked in the following manner:-

Months	SMS Received Month	8x Swipes	Qualifying Retail Transaction in each Tracking Months			
			Month 1 (1 - 31 December 2009)	Month 2 (1 - 31 January 2010)	Month 3 (1 - 28 February 2010)	Month 4 (1 - 31 March 2010)
Month 1 (1 - 31 December 2009)	✓	✓	✓	✓	✓	✓
Month 2 (1 - 31 January 2010)	✓	✓	N/A	✓	✓	✓
Month 3 (1 - 28 February 2010)	✓	✓	N/A	N/A	✓	✓
Month 4 (1 - 31 March 2010)	✓	✓	N/A	N/A	N/A	✓

Note:

N/A Not Applicable

For example,

A Cardmember successfully registered via SMS on 15 December 2009 will have his/ her Qualifying Retail Transactions being tracked for Month 1, from 1 December 2009 to 31 December 2009 and Month 2, from 1 January to 31 January 2010, and Month 3, from 1 February to 28 February 2010 and Month 4, from 1 March to 31 March 2010. Whilst, if Cardmember successfully registered via SMS on 15 January 2010, the Qualifying Retail Transactions will be tracked for Month 2, from 1 January to 31 January 2010, and Month 3, from 1 February to 28 February 2010 and Month 4, from 1 March to 31 March 2010 only.

- l) 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.
- m) 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 II (Month 1/2/3/4).
- n) 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.
- o) 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.
- p) 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.

- q) Cash Back is non-transferable to any 3rd party and non-exchangeable for up-front cash or kind.
- r) 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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