

Get everything you need today
with **PB Flexipay**

Call us after your purchase and we will
stretch your payments up to 24 months.

Flexipay Tenure	Minimum Amount	ONE-TIME Upfront Interest
6 months	RM500	1%
12 months	RM1,000	2%
24 months	RM2,000	5%

ACT NOW!
New Revised Rates
from 1 March 2011 onwards

SMS to convert

PBFP <space> **16-digit credit card no.** <space>
approval code <space> **flexipay tenure to 33310**
(Example: **PBFP 4553888888888888 654321 24**)

• Commence on 1 March 2011 • One-time interest will be charged upfront, i.e. 5% for a 24-month instalment plan, 2% for a 12-month instalment plan and 1% for a 6-month instalment plan • Tiered interest rates of 13.5% to 17.5% p.a. will be levied on the overdue or outstanding amount not paid in full. After the credit scheme duration, the standard tiered interest rates of 13.5% to 17.5% p.a. is applicable • Early exit fee of RM100 will be charged if Cardmember terminates or discontinues with the programme prior to the expiry date of tenure • RM0.30 will be charged for each SMS in addition to the normal telecommunication charges. SMS powered by Macro Kiosk Berhad • Other Terms & Conditions apply

PB Flexipay Application Form / Borang Permohonan Flexipay PB

Yes, I would like to participate in the PB Flexipay Plan / Ya, saya ingin memohon Pelan Flexipay PB

Cardmember details / Butir-butir Ahli Kad:

PB Visa / PB MasterCard Card No. / No. Kad Visa PB / MasterCard PB : - - -

Expiry Date / Tarikh Tamat : /
MM / BB YY / TT

Name / Nama :

(as per embossed name on the Credit Card / seperti nama yang tertera pada cetakan timbul Kad Kredit)

Mobile Tel No. / No. Tel Bimbit :

Office Tel No. / No. Tel Pejabat :

House Tel No. / No. Tel Rumah :

E-mail / E-mel :

Please complete the table below for transaction(s) you wish to convert into Flexipay / Sila lengkapkan jadual di bawah bagi urus niaga yang anda ingin tukarkan kepada Flexipay

TransactionDate / Tarikh Urus Niaga	Approval Code / Kod Kelulusan	Merchant Name / Nama Saudagar	Transaction Amount (RM) / Jumlah Urus Niaga (RM)	Flexipay Tenure (please tick <input checked="" type="checkbox"/> / Jangka Masa Flexipay (Sila tandakan <input checked="" type="checkbox"/>	Minimum Purchase Amount (RM) / Amaun Pembelian Minimum (RM)
				<input type="checkbox"/> 6 mths / 1% upfront interest	500
				<input type="checkbox"/> 12 mths / 2% upfront interest	1,000
				<input type="checkbox"/> 24 mths / 5% upfront interest	2,000

Note:

• The details of the purchased transaction must be made known to PBCS between the period of 3 days after the purchase is made and 5 days before the next statement date. An illustrative example:

- Your last statement date is 1 November 2010.
- The purchase transaction date is 3 November 2010.
- The Cardmember must inform PBCS between 6 November 2010 to 26 November 2010 before the next statement date.
- The purchase can only be converted to Flexipay instalments before 1 December 2010 (next statement date).

• The Flexipay interest charges are:- 6 months at 1%, 12 months at 2% and 24 months at 5% on the converted amount and will be charged on the first instalment month. If monthly interest/instalment is not received by PBCS in full by the due date, tiered interest rate of 13.5% - 17.5% p.a. will be levied on the overdue amount or outstanding monthly instalment. Other Terms and Conditions apply.

Nota:

• Butir-butir urus niaga pembelian mesti dimaklumkan kepada PBCS dalam tempoh 3 hari selepas pembelian dibuat dan 5 hari sebelum tarikh penyata berikutnya. Contoh ilustrasinya:

- Tarikh penyata terakhir anda adalah 1 November 2010.
- Tarikh urus niaga pembelian adalah 3 November 2010.
- Ahli Kad mesti memaklumkan kepada PBCS antara 6 November 2010 hingga 26 November 2010 sebelum tarikh penyata berikutnya.
- Pembelian hanya boleh ditukarkan kepada ansuran Flexipay sebelum 1 Disember 2010 (tarikh penyata berikutnya).

• Kadar faedah yang dikenakan adalah seperti berikut:- 1% untuk 6 bulan, 2% untuk 12 bulan dan 5% untuk 24 bulan dan akan dicaj sepenuhnya pada bulan pertama. Sekiranya faedah/ansuran bulanan tidak diterima sepenuhnya oleh PBCS sebelum tarikh perlu dibayar, faedah bertingkat sebanyak 13.5% - 17.5% setahun akan dikenakan atas amaun yang tertunggak. Tertakluk kepada Terma dan Syarat lain.

FOLLOW THESE EASY STEPS:

- Make your purchase using your PB Credit Card.
- Call: 03-2176 8000 to inform our customer service representative. Alternatively, you may fill in the form provided and mail to PB Card Services (PBCS) at Public Bank Berhad, Pusat Perkhidmatan Kad PB, Tingkat 10, Menara Public Bank, 146 Jalan Ampang, Peti Surat 11722, 50754 Kuala Lumpur. You may also Email: custsvc@publicbank.com.my or Fax: 03-2163 9400. Please do not mail the form if you have faxed.

IKUTI LANGKAH-LANGKAH MUDAH INI:

- Membuat pembelian anda dengan Kad Kredit PB.
- Hubungi: 03-2176 8000 untuk memaklumkan kepada wakil perkhidmatan pelanggan kami. Atau, anda boleh mengisi borang yang diberi and poskan kepada Perkhidmatan Kad di Public Bank Berhad (PBCS), Pusat Perkhidmatan Kad PB, Tingkat 10, Menara Public Bank, 146 Jalan Ampang, Peti Surat 11722, 50754 Kuala Lumpur. Anda juga boleh melalui Emel: custsvc@publicbank.com.my atau Faks: 03-2163 9400. Jangan poskan borang ini jika anda telah faks.

Signature / Tandatangan

Date / Tarikh

(Signature must correspond with the specimen signature of the Card Account /
Tandatangan mestilah sama dengan contoh tandatangan pada Akaun Kad)