

PRODUCT DISCLOSURE SHEET

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

Public Bank Berhad

PB Classic Visa/MasterCard Card

7 December 2009

1. What is this product about?

This is a Classic Visa/Master Credit Card, with a line of credit granted by Public Bank Berhad to Cardmember and where any amount of the credit utilised by Cardmember has not been settled in full on or before a specified date, the unsettled amount will be subject to finance charges.

2. What do I get from this product?**(i) Unlimited Cash MegaBonus**

The Cash MegaBonus earned will be accumulated over 12 months and credited directly to the Card Account on the 13th month, upon renewal of the Cardmembership. 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, cash advances, balance transfer, government-related payments, payments to charity and utility bills payment via www.pbebank.com, PB Telebanking and ATM.

- PB Visa Classic/ PB MasterCard Standard

Every ringgit spent with the card will earn cash rebate of up to 0.6% as follows :

Total Monthly Retail Purchase (RM)	Cash MegaBonus Tier (%)
	PB Visa Gold/ PB MasterCard Gold
Up to 3,000	0.3
Up to 10,000	0.5
Above 10,000	0.6

(ii) Automatic Travel Insurance

FREE Automatic Travel Insurance of up to RM350,000 when the full travel arrangements is charged to your Card. You can even claim for inconvenience due to Luggage Delay, Luggage Loss, Flight Delay, Missed Connecting Flight, Trip Cancellations and Repatriation expenses.

Card Type	Automatic Travel Insurance Coverage (RM)
PB Visa Classic / PB MasterCard Standard	Up to RM350,000 per annum

(iii) Supplementary Cards

You can apply for Supplementary Cards to extend the privileges and convenience of your Visa/MasterCard Cardmembership to your loved ones.

(iv) Credit limit

Visa Classic / MasterCard Standard	<u>Minimum</u> RM2,000
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Minimum RM2,000 commensurate with income. Where the Cardmember operates two or more cards with the Bank, a total Combined Credit Line will be extended to cover the use of all cards held by the Principal Cardmember and the

Supplementary Cardmember(s), if any, is still from a minimum of RM1,000. Emergency temporary Credit Line extension will depend on circumstance and payment record.

(v) PBeBank.com and PB Mobilebanking Services

Access banking services any day of the year from wherever you are in the world.

3. What are my obligations?

(i) Minimum monthly repayment

5% of the outstanding balance or a minimum of RM50

(ii) Interest-Free Period for Retail Transaction

A 20-day interest free period on all retail transactions, provided all outstanding balances of the previous month, as per the monthly statement, are fully settled within the due date. Where the Interest-Free Period is not applicable, finance charges as per applicable tiered rate per month will be levied on all retail transactions from the date the retail transactions are posted.

(iii) Finance charges

The tiered finance charges from 13.5% to 17.5% are applicable to the outstanding balances arising from retail transactions. Balances accrued from Cash Advance will be charged finance charge at 18% p.a.

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

(i) Annual Fee

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.

Card/ Kad	Principal	Supplementary
PB Visa Classic	RM75	RM45
PB MasterCard Standard	RM75	RM45

(ii) Service Tax

With effect from 1 January 2010, there will be service tax imposed on credit card as follows :

- A) RM50 per annum on the Principal Card; and
- B) RM25 per annum on each Supplementary Card

The service tax will be collected on the date the card is issued, on the completion of each year or on the date of renewal of the card. This means that the abovementioned service tax shall be levied on new credit card issued effective from 1 January 2010. For existing credit cards issued before 1 January 2010, the service tax shall be levied upon anniversary of card issuance.

(iii) Cash Advance Fee

- ✓ Public Bank Branches/ATMs: 5.0%
- ✓ Affiliated Banks and Financial Institutions Worldwide: 5.0%

A one time cash advance fee based on the above will be charged for the amount of cash advance or a minimum of RM20. IN ADDITION, finance charge will be computed on each cash advance calculated from the date the cash is advanced until the date it is settled in full.

(iv) Over Limit Fee

Not applicable

(v) Dishonoured cheque fee

RM100-00

(vi) 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 Visa International/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.

(vii) Sales Draft Retrieval Fee

RM15-00 per request

(viii) Additional Statement Request Fee

RM5-00 per request

(ix) Lost or Theft Card Replacement Fee

1st Card : RM50-00

2nd Card: RM100-00

3rd Card: RM150-00

5. What if I fail to fulfil my obligations?

(i) Late Payment Fee

Failure to make the Minimum Payment by the Due Date, a further charge of a minimum of RM5 or 1% of total outstanding balance as at statement date, whichever is higher, capped to a maximum of RM50, shall be debited to the Card Account.

(ii) Right to Set-Off

Public Bank Berhad has the right to set-off any credit balance in your account maintained with Public Bank against any outstanding balance in this credit card account.

(iii) 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 credit card as soon as reasonably practicable after having found that your credit 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.

6. What if I fully settle the balance before its maturity? (For balance transfer or flexi payment plans)

(i) Lock-in Period

Lock-in period of upto 24 months depending on type of balance transfer or flexi payment plans as different plans has different lock-in period.

(ii) Early Settlement Fee

RM100-00

7. What are the major risks?

You should notify Public Bank immediately after having found that your credit card is lost or stolen. For stolen or lost card, call 03-2176 8555.

By paying only minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Consider your repayment capacity when charging the credit card.

The finance charges imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your repayment track record.

If you have problems paying for your credit card balances, contact Public Bank early to discuss repayment alternatives.

8. 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

9. Where can I get further information?

Should you require additional information on credit cards, please refer to the bankinginfo booklet on 'Credit Cards', available at all Public Bank branches and the www.bankinginfo.com.my website.

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

10. Other Public Bank credit card products available

- PB Platinum Visa/MasterCard Card
- PB Gold Visa/MasterCard Card
- PB Executive MasterCard Card
- PB-ING Credit PayPass MasterCard Card
- Manchester United Visa Credit Card

IMPORTANT NOTE : LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure sheet is valid as at 7/12/09.