

PRODUCT DISCLOSURE SHEET

Public Bank Berhad

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

PB Visa Gold / PB Gold MasterCard Credit Card

October 2011

1. What is this product about?

This is a Gold 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 the due 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 credited monthly to the Card Account. 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, transactions at UTAR and TARC campus, government-related payments, payments to charity, payments via www.pbebank.com and ATM.

- PB Visa Gold/ PB MasterCard Gold

Every ringgit spent with the card will earn cash rebate of up to 0.7% 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
Up to 30,000	0.6
Above 30,000	0.7

(ii) Automatic Travel Insurance

FREE Automatic Travel Insurance of up to RM1 million 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 Gold / PB Gold MasterCard	Up to RM1,000,000 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

	<u>Minimum Credit Limit</u>
Visa Gold/Gold MasterCard	RM2,000

Should 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.

Note: For Cardmembers who earn RM36,000 per annum or less, the maximum credit limit extended shall be two times of Cardmembers' monthly income.

(v) Finance Charges

Finance Charges	Retail Purchases	13.5% p.a.	With prompt payments for 12 consecutive months
		16% p.a.	Make 10 / 11 times prompt payments in the last 12 months
		17.5% p.a.	Make 9 or less prompt payments in the last 12 months
	Cash Advances	18% p.a.	Cash advance finance charge
Balance Transfers	Balance Transfer rates are based on the on-going promotion. Tiered finance charges of 13.5% to 17.5% p.a. will be levied on the overdue or outstanding amount not paid in full.		

To enjoy lower finance charges for retail purchases, you should make at least 10 prompt payments in the last 12 months.

(vi) Current Account

Open a Current Account at any Public Bank branch without an introducer.

(vii) 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 Purchase

A 20-day interest free period on all retail purchases, 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 purchases from the date the retail purchases are posted.

Note: Retail purchase exclude cash advances, balance transfer and any other credit plans.

(iii) Finance Charges

Repayment Behaviour	Interest Rate
a. With prompt minimum repayment for 12 months within 12 consecutive months.	13.5% p.a. of the total outstanding balance from the 13th month.
b. With prompt minimum repayment for 10 months and more within the last 12 consecutive months.	16% p.a. of the total outstanding balance from the 13th month.
c. Credit cardholder who do not meet the above criteria.	17.5% p.a. of the total outstanding balance.

As the principal cardmember, you are liable to all transactions incurred by the supplementary cardmember

Note: The tiered finance charges are only applicable to the outstanding balances arising from retail purchases. 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) - First year annual fee waived & subsequent years' annual fee waiver is based on a minimum of 12 swipes over the preceding 12 months. Subject to minimum of 1 retail purchase made in a month.

Card	Principal	Supplementary
PB Visa Gold	RM150	RM100
PB Gold MasterCard	RM150	RM100

(ii) Credit Card 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) 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.

(vi) Sales Draft Retrieval Fee

RM15-00 per request

(vii) Additional Statement Request Fee

RM5-00 per request

(viii) Card Replacement Fee due to Damage, Lost or Theft Card

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 Credit Line prescribed by the Bank is not exceeded.

Note: If you fail to abide the terms and conditions of the credit card, we have the right to terminate your card.

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 up to 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 use your credit card to make repayment for other financing, it may cost you more.

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
E-mail : custsvc@publicbank.com.my

9. Where can I get the assistance and redress?

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

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals. You can contact AKPK at :

**Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 1-800-22-2575
E-mail : enquiry@akpk.org.my**

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
E-mail : custsvc@publicbank.com.my
Website : www.pbebank.com**

If your query or complaint is not satisfactorily resolved by Public Bank, you may contact Bank Negara Malaysia LINK or TELELINK at :

**Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel : 1-300-88-5465
Fax : 03-2174 1515
E-mail : bnmtelelink@bnm.gov.my**

10. Where can I get further information?

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

11. Other Public Bank credit card products available

- PB Visa Platinum / PB Platinum MasterCard Card
- PB Visa Classic / PB Standard MasterCard Card
- PB Executive MasterCard Card
- PB ING Credit PayPass MasterCard Card
- PB-Esso Mobil Visa Gold Credit 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.