

## **Swipe More & Get Rewarded with PB Credit Card Promotion**

### **Terms and Conditions**

1. The “Swipe More & Get Rewarded with PB Credit Card” promotion is valid from 1 March 2011 to 31 July 2011 (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 eligible to participate on an independent basis.
3. 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>16-digit Credit Card number**” and send to **32968** (e.g. PBCB 4553123412341234)
4. Principal Credit Cardmembers with multiple Credit Cards are required to register only one Principal Card number once and all the other Credit Cards including Supplementary Card(s) shall be automatically tracked for the purpose of tabulation of the Qualifying Retail Transactions. Only Principal Credit Cardmembers are allowed to SMS their participation for the Promotion. Any SMS registration with Supplementary Credit Card number will be void.
5. Principal Credit Cardmembers who successfully registered under the Promotion will receive a SMS confirmation from the Bank (the “Participants”). The SMS cost is RM0.30 each and the standard Normal Telco Operator charges will also be applicable. The cost shall be fully borne by the Participants.
6. In the event the SMS is incomplete/ invalid, an outgoing SMS will be sent to the Participant at no cost to inform them to re-register via SMS. However, Cardmember must ensure that they have SMS in the correct Credit Card number.
7. After the successful SMS registration, the Participants are required to use any of their PB Credit Cards in the following manner to be qualified for the Promotion (the “Qualified Cardmembers”).

8. The Promotions are as follows:-

### **8.1 Card Acquisition cum Activation Offer**

a. The promotion is valid from 1 March 2011 to 31 July 2011 (both dates inclusive) exclusively for New-to-Bank Credit Cardmember as follows:

- PB Visa Classic
- PB Visa Gold
- PB Visa Platinum
- PB Executive MasterCard
- PB Standard MasterCard
- PB Gold MasterCard
- PB Platinum MasterCard

b. Exclusion:

- Exclude existing PB Principal Credit Cardmember applying for subsequent PB Credit Cards
- Exclude customer who reapply less than 12 months after their earlier PB Credit Card cancellation
- Exclude all Co-Brand Credit Cards
- Exclude employees of the Public Bank Group

c. New-to-Bank Credit Cardmembers can only opt for **either** one of the following:-

i. Activation Cash Rewards

**OR**

ii. 0% Finance Charge for 8 months.

#### **Option i) Activation Cash Rewards**

1. New-To-Bank Principal / Supplementary Cardmembers will be rewarded with activation cash reward during the stipulated Promotion Period (the “Qualified Cardmembers”). The promotion mechanics are as follows:-

Card Type	Principal Credit Cardmember	Supplementary Credit Cardmember
Platinum	Apply & get <b>RM60</b> Cash Back upon accumulated retail spending of RM80 within first two (2) months from card approval date.	Apply & get <b>RM30</b> Cash Back upon first usage on new Supplementary Card within 45-day from card approval date.

Gold	Apply & get <b>RM50</b> Cash Back upon accumulated retail spending of RM80 within first two (2) months from card approval date.	Apply & get <b>RM25</b> Cash Back upon first usage on new Supplementary Card within 45-day from card approval date.
Classic	Apply & get <b>RM30</b> Cash Back upon accumulated retail spending of RM80 within first two (2) months from card approval date.	Apply & get <b>RM10</b> Cash Back upon first usage on new Supplementary Card within 45-day from card approval date.

2. The qualifying retail transactions shall exclude casino transactions, cash advance, interest payment, late payment charges, finance charges, reversals, payment of annual cardmembership fees, government-related & charity payments and utility bills payment via [www.pbebank.com](http://www.pbebank.com).
3. Qualified New-to-Bank Cardmembers will only entitle for ONE (1) Activation Cash Rewards irrespective of number of card(s) approved.

**Option ii) 0% Finance Charge for 8 month on all transactions**

1. 0% finance charge period is for a duration of 8 months, from card opened date.
2. Normal finance charge shall apply from the 9th month onwards and thereafter.
3. Cardmember is required to make the minimum payment latest by the statement due date in order to enjoy 0% finance charges during the promotion period.

If the minimum payment is not made by the statement due date, normal finance charge shall apply from the following statement month thereafter. Normal finance charge will also apply from the following statement month thereafter should the credit card account become overdue or delinquent.

4. The 0% finance charge offer is applicable to all transactions which include cash advance, balance transfer and ZIIP transactions charged to the eligible PB Credit Cardmembers account only.

## **8.2 Card Usage Offer**

### **8.2.1 Cash Back Promotion**

- a. The Cash Back shall be tracked in the following months:
- Month 1 = 1 March - 31 March 2011 (both dates are inclusive)
  - Month 2 = 1 April - 30 April 2011 (both dates are inclusive)
  - Month 3 = 1 May - 31 May 2011 (both dates are inclusive)
  - Month 4 = 1 June - 30 June 2011 (both dates are inclusive)
  - Month 5 = 1 July - 31 July 2011 (both dates are inclusive)
- b. After the successful SMS registration, the Qualified Cardmembers are required to use any of their PB Credit Cards in the following manner to be qualified for the Cash Back.

#### **i) 8% Cash Back**

The Participants who swipe a minimum of EIGHT (8X) times with a minimum of RM80 in a single receipt with PB Cards in a tracking month are qualified for the 8% Cash Back.

**OR**

#### **ii) 12% Cash Back**

The Participants who swipe a minimum of TWELVE (12) times with a minimum of RM80 in a single receipt with PB Cards in a tracking month are qualified for the 12% Cash Back.

- c. The Promotion is only open to all new and existing Principal PB Credit Cardmembers residing in Malaysia, inclusive of employees of Public Bank Group and PB's advertising agencies **except** PB Visa Electron Debit, PB Visa Day2Day, PB Visa Esso-Mobil Debit Card, Manchester United Debit, PB UTAR, PB TARC and PB ING Debit MasterCard Cardmembers.
- d. The Qualifying Retail Transactions shall include all local and overseas retail spending, online purchases and new Zero Interest Instalment Plan (ZIIP) full purchase amount (not monthly instalment) but **exclude** dining, flexipay, auto-debit, balance transfer, recurring payment, utilities, direct marketing, insurance premium, cash advance and quasi cash.
- e. The Cash Back is in addition to the generic Cash Mega Bonus and/or Reward Points.

- 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. The total Cash Back allocated for the entire promotion is RM2.5 million and based on **first come first served basis**. The Cash Back payout per month is as follows:-
- Month 1 (1 March - 31 March 2011) = RM500,000
  - Month 2 (1 April - 30 April 2011) = RM500,000
  - Month 3 (1 May - 31 May 2011) = RM500,000
  - Month 4 (1 June - 30 June 2011) = RM500,000
  - Month 5 (1 July - 31 July 2011) = RM500,000
- Total = RM2,500,000
- i. The maximum Cash Back payout is capped at RM120 per Qualified Cardmember in a tracking month. The awarded Cash Back amount will be rounded to the nearest ringgit Cash Back amount. For example, RM10.32 = RM10 and RM10.58 = RM11.
- j. 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	86	6.88
2	90	7.2
3*	25*	0*
4	115	9.2
5	85	6.8
6	95	7.6
7	123	9.84
8	88	7.04
9	150	12
10	10*	0*
<b>Total</b>	<b>832</b>	<b>66.56</b>

b) Cash Back on > 12X card purchases

No. of Card Swipe	Spend (RM)	12% Cash Back p.m. (RM)
1	86	10.32
2	90	10.8
3*	25*	0*
4	115	13.8
5	85	10.2
6	95	11.4
7	123	14.76
8	88	10.56
9	150	18
10	103	12.36
11*	58*	0*
12	144	17.28
13	315	37.8
14	100	12
15	205	24.6
<b>Total</b>	<b>1,699</b>	<b>203.88</b>
<b>Max Cash Back Payout</b>	<b>-</b>	<b>120#</b>

*Note:-*

\* The Cash Back amount will not be calculated, as the transactions are below RM80

# The maximum Cash Back amount is capped at RM120 per Cardmember per month.

- k. The monthly Cash Back payout will be given to the fastest Qualified Cardmembers who spend with PB Cards and achieve the maximum Cash Back payout in a tracking month and **based on first come first served basis.**
- l. The Cash Back earned by the Cardmember shall be tracked in the following manner:-

Months	SMS Received Month	Qualifying Retail Transaction in each Tracking Months				
		Month 1 (1 - 31 March 2011)	Month 2 (1 - 30 April 2011)	Month 3 (1 - 31 May 2011)	Month 4 (1 - 30 June 2011)	Month 5 (1 - 31 July 2011)
Month 1 (1 - 31 March 2011)	✓	✓	✓	✓	✓	✓
Month 2 (1 - 30 April 2011)	✓	N/A	✓	✓	✓	✓
Month 3 (1 - 31 May 2011)	✓	N/A	N/A	✓	✓	✓
Month 4 (1 - 30 June 2011)	✓	N/A	N/A	N/A	✓	✓
Month 5 (1 - 31 July 2011)	✓	N/A	N/A	N/A	N/A	✓

*Note: N/A = Not applicable*

For example,

A Cardmember successfully registered via SMS on 15 March 2011 will have his/ her Qualifying Retail Transactions being tracked for the Month of March 2011, and thereafter till the end of the promotion period.

- m. Qualified Retail Purchases made by a Supplementary Cardmember shall be aggregated with the Qualified Principal Cardmember and the total eligible Cash Back will only be credited into the Qualified Principal Cardmember's account only.
- n. 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 "Swipe More & Get Rewarded with PB Credit Card" Month 1/2/3/4/5".
- o. 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.
- p. 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.
- q. 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.
- r. Cash back is non-transferable to any 3rd party and non-exchangeable for up-front cash or kind.
- s. 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.

## **General Terms and Conditions**

1. By participating in the Promotion, the Cardmember will be deemed to have read, understood and agreed to be bound by the Official Terms and Conditions stated herein, including decisions of the Bank which are final, binding and conclusive. No further correspondence, disputes and appeals will be entertained.
  2. The Bank shall not be liable, whether direct or consequential, for any loss and damage or whatsoever suffered by the Cardmembers caused directly or indirectly, in whole or in part, from their participation in the Promotion as a result of any act or omission on the part of the Bank.
  3. To the fullest extent permitted by law, in no event will the Bank or any of its officer, servants, employees, representatives and/or agents (including without limitation, any third party service providers that the Bank may engage for purposes of the Promotion) be liable for any loss or damages (including without limitation loss of income, profits or goodwill or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Promotion, even if the Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
  4. The Bank shall not be responsible in any way whatsoever, in respect of technical failures of any kind, unauthorized human intervention and electronic or human error in the administration and processing of the Promotion including but not limited to 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. The Terms and Conditions herein are in addition to and without prejudice to the Terms and Conditions stated in the Cardmember Agreement applicable to the Card Account. In the event of inconsistency between these Terms and Conditions and the said Agreement, these Terms and Conditions shall prevail in so far as they apply to the '0% Finance Charge for 8 Months' offer.
  6. The Bank's prevailing Terms and Conditions apply in addition to the Terms and Conditions herein.
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