

TERMS AND CONDITIONS
Manchester United Credit Card Campaign

- 1) The Manchester United Credit Card Campaign is valid from 25 August 2009 and shall expire on 31 December 2009.
- 2) The contest is open exclusively to Manchester United Credit Cardmembers residing in Malaysia, excluding employees of the Public Bank Group, its advertising agencies, their immediate families or any other persons connected with the administration of the contest.
- 3) Both Principal and Supplementary Credit Cardmembers are entitled to participate on an independent basis and any attempt to combine or merge transactions will be disqualified.
- 4) Principal and Supplementary Card Accounts must be current, valid and in good standing to be eligible for the campaign.
- 5) This Manchester United Credit Card campaign offers :

Welcome Gift of Limited Edition Manchester United merchandise

- This offer is for new approved principal Manchester United Cardmembers upon first card usage of a minimum RM100 on retail purchase within the first month of cardmembership.
- Supplementary Manchester United Credit Cardmember are not entitled or eligible to be awarded the welcome gift.
- The gift will not be extended to existing Manchester United Credit Cardmember and ex-Manchester United Credit Cardmember re-applying the Card when the previous Manchester United Credit Card is cancelled within the past 12 months.
- The gift are not transferable, nor exchangeable for cash, credit or kind.
- Please allow up to 8 - 10 weeks from the date of card approval with usage criteria for delivery of gift to the successful principal Manchester United Credit Card.
- The welcome gift items are available while stocks last.

RedRewards Contest

I. Weekly Contest

- 3 x Manchester United Signed Pennants
- Every RM50 retail purchases charged will automatically be eligible for 1 entry.
- The total eligible entries shall be divided by the number of prizes at the end of the week to derive the winning cardmember.
- The winners will be tracked by the system based on the number of entries received.
- Each cardmember can only win one Weekly Prize.

II. Monthly Contest

- 10 highest spenders during the month will win a Manchester United Team Signed Jersey. Subject to a minimum of RM1,000 retail purchases per month.
 - Eligible cardmembers will be tracked on a monthly basis.
 - Each cardmember can only win one Monthly Prize.
- 6) In event of a tie, the Cardmember (under the Monthly Contest category) with the highest number of retail purchases transacted i.e. frequency of use shall be adjudged the winner.
 - 7) Supplementary Cardmembers are not entitled or eligible to be awarded the Prizes. Therefore any and all Prizes won by Supplementary Cardmembers will be awarded to the Principal Cardmembers.
 - 8) All winners will be notified by phone and/or mail.
 - 9) All the prize winners may be required to attend a Prize Presentation Ceremony at PB Card Services, Menara Public Bank, 146 Jalan Ampang, Kuala Lumpur and be involved in the publicity relating to the contest. The Bank reserves the exclusive right to publish or display the names and photographs of the winners for advertising and publicity purposes. Cardmembers are to pay for their own expenses to attend the ceremony.

- 10) The final selection of the winners will be at the absolute discretion of the Bank. The Bank's decisions on all matters relating to the Contest, including the decisions of the Contest judges in determining the Prize-winners will be final and binding and no further correspondence or attempts to dispute such decisions will be entertained.
- 11) Prizes will be couriered to the mailing address in the current records of the Bank. The Cardmember understands fully that this will be undertaken on a best-effort basis within 6 - 8 weeks. Delivery cannot be arranged to a Post Office Box or an overseas address.
- 12) All prizes will be null and void if unclaimed within 90 days from the date of notifications including prizes returned by courier. The prize shall be forfeited and no claims will be entertained thereafter.
- 13) All prizes are non-transferable, are strictly not exchangeable for cash or other products and are subject to change by the Bank without prior notice.
- 14) The Bank makes no representation or warranty in respect of the merchantability, quality and suitability for use.
- 15) Auto-Billing, Zero-Interest Instalment Plan (ZIIP), Cash Advance, Balance Transfer, FlexiPay Instalments and other similar transactions are excluded from the contest.
- 16) The Bank is not liable for any misinterpretation of facts, injuries or loss of lives or valuables resulting from the prizes won through the contests. The Bank shall further 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 Contest or as a result of any act or omission on the part of the Bank.
- 17) The Bank reserves the sole and absolute right to substitute the advertised prizes with prizes of equivalent retail value without prior notice, if the prizes as advertised are not available for any reason whatsoever.
- 18) 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 Contest) 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 Contest and/or the Prizes, even if the Bank has

been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

- 19) The Bank shall not be responsible in any way whatsoever, in respect of technical failures of any kind, unauthorised human intervention and electronic or human error in the administration and processing of the contest.
- 20) By participating in the contest, the Cardmember will be deemed to have read, understood and agree to be bound by the official terms and conditions stated herein, including decisions of the bank which are final, binding and conclusive. No correspondence, disputes and appeals will be entertained. The Bank further reserves the exclusive rights to change, amend, delete or add on to these terms and conditions without prior notice to the Cardmember and shall become effective to be bound by such amendments.
- 21) 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 Manchester United Credit Card Campaign.
- 22) In the event where there is any inconsistency, conflict, ambiguity, or discrepancy between the English version and other languages of these Terms and Conditions, the English version shall prevail.