

**Terms & Conditions**  
**PB Smart Rebate - Petrol**

1. This Promotion is applicable to all Principal and Supplementary PB Credit Cardmembers residing in Malaysia except PB Visa Electron Debit Card, PB UTAR, PB TARC and PB ING Debit MasterCard. Employees of Public Bank are entitled for this Promotion.
2. The Promotion is valid from 27 September 2008 - 31 October 2008.
3. Cardmember is required to charge a minimum cumulative spending of **RM500-00** on any **petrol** transaction during the stipulated promotion period to be eligible for **5% Cash Rebate/ 5 x Reward Points**.
4. Cash Rebate/ Reward Points pay-out amount will be based on the total spending on petrol transaction, which is classified by the Bank under specific MCC Code.
5. The maximum Cash Rebate pay-out is **RM200-00** per cardmember whilst maximum pay-out for Premium Point (PP)/ Manchester United (MU) Points is **30,000** points and **60,000** points on VIP Points for the stipulated promotion period.
6. Both Principal and Supplementary Credit Cardmember will be entitled for the 5% Cash Rebate/ 5 x Reward Points. For those joint account statement, Cash Rebate/ Reward Points will be credited into the Principal account only. Whilst, for separate account statement, Cash Rebate/ Reward Points will be credited individually.
7. 5% Cash Rebate/ 5 x Reward Points will be credited into account 4-6 weeks after the promotion period.
8. 5% Cash Rebate/ 5 x Reward Points is not transferable nor redeemable for cash.
9. At the point of crediting the 5% Cash Rebate/ 5 x Reward Points, Cardmembers' card account must be current, valid and in good standing. In the event the card is cancelled before the crediting of Cash Rebate/ Reward Points, the Cash Rebate/ Reward Points earned will be automatically forfeited.
10. All unredeemed Cash Rebate/ Reward Points will be void and forfeited in the event the PB Credit Card (s) is terminated by the Bank for any reason whatsoever, or voluntarily terminated by the Cardmember.
11. The Bank reserves its absolute right to debit the 5% Cash Rebate/ 5 x Reward Points from Cardmember's account at any time upon reversal of disputed transaction or at any point of time deemed necessary without prior notice to the Cardmember.

12. By participating in this promotion, cardmembers agree to be bound by the official rules and regulation stated herein, including decision of the Bank which are final, binding and conclusive. No further correspondence will be entertained.
  13. The Bank reserves the right to vary, add or delete the terms and conditions herein at any time without prior notice to the Cardmembers and/ or discontinue or cancel this programme at its absolute discretion.
  14. The Terms and Conditions herein are in addition to and without prejudice to the terms and conditions stated in the Card Agreement. In the event of the conflict between terms and conditions herein and the terms and conditions in the Card Agreement, the Bank, decision as to which terms and conditions should prevail will be conclusive.
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