

ZERO-INTEREST INSTALMENT PLAN

- 1) This programme valid for PB Credit and Debit cards issued by Public Bank.
- 2) The Cardmember shall be bound by Public Bank's Terms and Conditions governing the use and operation of the **Credit/Debit** Card Account in addition to the terms and conditions herein.
- 3) The Merchant appointed by Public Bank Berhad (Bank) as the Principal Merchant(s) are responsible in making available all the ZIIP items featured in any programme and be responsible for the sale and delivery (where appropriate) of the respective item(s).
- 4) The Bank shall effect the necessary periodic payments by charging the Cardmember's **credit/debit** card for all payments pursuant to this promotion to the respective Principal Merchant(s). The Bank disclaims any liability or duty relating to the item(s). The item(s) is/are sold and supplied to the Cardmember's by the Principal Merchant(s) who are solely responsible for all obligations and liabilities relating to the supply, sale, merchantability, warranty and all ancillary services in respect of the item(s).
- 5) The details and particulars provided by the Cardmember in the ZIIP shall be deemed final and irrevocable.
- 6) The ZIIP is subject to stock availability, sufficient **Credit Line / Debit Funds** in the Card Account of the Principal Cardmember and acceptance of the ZIIP by the Bank and the Principal Merchant(s).
- 7) Upon acceptance of the ZIIP, the Bank shall debit the available **Credit Line / Funds** for **Credit/Debit Card** for the purchase price of the item(s) which shall be charged to the Card Account of the Principal Cardmember. The transaction details will appear on the Cardmember's credit/debit card monthly statement of account.
- 8) Cardmembers will pay for all the ZIIP items in 6, 12, 24, 30 or 36 equal monthly instalments as provided by Bank to the Principal Merchant(s).
- 9)
 - a) The instalments, if not settled on or before the payment due date, shall be subject to the normal Finance Charge rate of 1.5% per month or 18% per annum, calculated on daily rests imposed on all outstanding balances from stipulated Due date.
 - b) For Debit card, the Principal amount will be earmarked and The Bank will debit the monthly instalment based on the selected instalment plan. The balance of the amount earmarked will earn interest calculated based on the daily balance in the Card Account. Rates may vary from time to time. Please check with our Customer Service at 03-2176 8000 for the latest interest rates applicable.
- 10) For payment of the item(s) by instalments, upon acceptance of the ZIIP, the Cardmember hereby agrees with the Bank as follows :
 - 10.1 The Bank is authorised by the Cardmember to make payment to the Principal Merchant(s) immediately on acceptance of the ZIIP;
 - 10.2 Each instalment payment shall be charged monthly by the Bank to the Card Account; and
 - 10.3 In the event that the Cardmember's available Credit Line is exceeded when the instalment payable is charged to the Card Account as aforesaid, the Cardmember shall take all necessary actions to regularise the Card Account before next monthly instalment is due. Failing which, all outstanding instalments or balance of monies owing under the arrangement herein shall

immediately become due and payable by the Cardmember and shall be charged to the Card Account without further reference to the Cardmember.

- 11) In the event of a default of payment of any monies due under the Credit Card Account or breach of any provisions of the Cardmember Agreement and/or any of the terms and conditions herein by the Cardmember and/or cancellation of the Credit Card Account and/or termination of the Credit Card Account for any reason whatsoever, the Cardmember agrees as follows :
 - 11.1 All outstanding instalments or balance of monies owing under the arrangement herein shall immediately become due and payable by the Cardmember and shall at the absolute discretion of the Bank be charged to the Credit Card Account where upon the terms and conditions in the Cardmember Agreement shall apply to all the said instalments or balance; and
 - 11.2 The Bank reserves the right to terminate the monthly instalment arrangement.
- 12) For delivery, the Cardmember MUST stipulate full details of address and authorised person to confirm receipt of goods and shall be deemed as CONFIRMATION OF ACCEPTANCE. There is strictly no trial period available/extended for the item(s) purchased. The item(s) will not be delivered to addresses bearing a Post Office Box number and/or overseas address.
- 13) The Bank shall not take delivery of the item(s) returned by the Cardmember for any reason whatsoever. The Bank shall further not be responsible for any item(s) that is lost, stolen or damaged.
- 14) The Cardmember is advised to check with the Principal Merchant's on the conditions of the warranty and the warranty period. A Warranty Card is provided with the item(s). The Bank makes no representation or warranty in respect of the item(s) in particular, its merchantability, quality, suitability for use and all ancillary services. For services and repairs, the Cardmember shall contact the Principal Merchant(s).
- 15) For returned parcel, Cardmember will be held liable for the delivery charges should he/she requests to courier and resend the parcel, and thus, the Cardmember undertakes to authorise the Bank to debit the Card Account for the cost of delivery. The Cardmember understands fully that this will be on a best-effort basis and the Cardmembers must accept the item(s) in whatever conditions and absolve the Bank from all responsibilities should the item(s) be damaged in the delivery processes. No replacement item(s) will be allowed under any circumstances or for any reason whatsoever.
- 16) Delivery will be arranged within 3-4 working weeks from the receipt of the ZIIP by the Principal Merchant(s) subject to the availability of stocks.
- 17) The terms and conditions herein are in addition to the terms and conditions in the Cardmember Agreement applicable to the Card Account and 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 ZIIP and the purchase of the item(s) by the Cardmember.
- 18) The Bank reserves the exclusive rights to change, amend, delete or add on to these Terms and Conditions without prior notice to the Cardmember and the Cardmember agrees to be bound by such amendments.
- 19) Item(s) offered herein are subject to change and/or upgrading of product specifications and price without prior notice.

- 20) If there is a discrepancy between the Bahasa Malaysia and English version of the terms and conditions, the English version shall prevail.