

TERMS AND CONDITIONS
0% Finance Charge for 8 Months

The promotion is valid from 1 August 2010 to 31 October 2010 (both dates inclusive), exclusively for new-to-bank PB Executive, PB Classic, PB Gold and PB Platinum Credit Cardmembers residing in Malaysia.

Eligibility

- 1) The promotion shall be open to New-to-Bank Credit Cardmember as follows:
 - PB Visa Classic
 - PB Visa Gold
 - PB Visa Platinum
 - PB Executive MasterCard
 - PB MasterCard Standard
 - PB MasterCard Gold
 - PB Platinum MasterCard
- 2) Principal and Supplementary Card Accounts must be current, valid and in good standing to be eligible for the promotion.
- 3) Exclusion:
 - Exclude existing PB Principal Credit Cardmember.
 - Exclude customer who reapply less than 12 months after their earlier PB Credit Card cancellation.
 - Exclude employees of the Public Bank Group to participate in this promotion.
 - Exclude all Co-Brand Credit Cards

0% Finance Charge for 8 month on all transactions

- 1) New-to-bank Principal and Supplementary Credit Cardmembers approved from 1 August 2010 to 31 October 2010 are eligible to participate in this campaign.
- 2) 0% finance charge period is for a duration of 8 months, from card opened date.
- 3) Normal finance charges shall apply from the 9th month onwards and thereafter.
- 4) 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.

- 5) 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.
- 6) Both Principal and Supplementary Cardmember will not be eligible for the RM60 and RM30 card activation that may be granted to other card types.

General Terms and Conditions

- 1) By participating in this Campaign, the Cardmember will be deemed to have read, understood and agreed to be bound by the Official Rules and Regulations 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 right to change, amend, delete or add on to these Rules and Regulations without prior notice to the Cardmember and shall become effective on such date as the Bank may determine. The Cardmember agrees to be bound by such amendments.
- 2) The Bank reserves the right to change, amend, delete or add to any of these Terms and Conditions without prior notice to the Cardmembers and the Cardmembers agree to be bound by such amendments.
- 3) 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 campaign or as a result of any act or omission on the part of the Bank.
- 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 campaign.
- 5) To the fullest extent permitted by law, in no event will the Bank or any of its officer, servants, employees, representatives and/or agents 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.
- 6) The Bank reserves the right to cancel, terminate or suspend the Campaign with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Campaign shall not entitle the Cardmember to any claim or compensation against the Bank for any and all loss or damage suffered or incurred by the Cardmember as a direct and indirect result of the act of cancellation, termination or suspension.

- 7) The Rules and Regulations 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 Rules and Regulations and the said Agreement, these Rules and Regulations shall prevail in so far as they apply to the '0% Finance Charge for 8 Months' campaign.
- 8) 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.