Spend & Be Rewarded at vivo
Terms and Conditions

1. The Promotion is valid from 31 October 2026 to 28 February 2027 (the "Promotion Period").

2. This Promotion is open to all Public Bank ("PB") Credit Cardmembers, Public Islamic Bank ("PIB") Credit Cardmembers, employees of Public Bank Group, PB subsidiaries, PB's advertising agencies and their immediate families ("PB Cardmembers").

3. PB Cardmembers can enjoy the following offer:-
   - Get up to RM200 Instant Rebate for purchase of vivo smartphones with 24 months Zero Interest/Profit Instalment Plan:-

Model	Instant Rebate	PB Price
X500 (12GB + 256GB) (Normal price: RM4,699)	RM100	RM4,599 RM191.63 x 24 months
X500 (12GB + 512GB) (Normal price: RM5,299)	RM100	RM5,199 RM216.63 x 24 months
X500 Pro (12GB + 256GB) (Normal price: RM5,999)	RM100	RM5,899 RM245.79 x 24 months
X500 Pro Max (12GB + 256GB) (Normal price: RM6,399)	RM100	RM6,299 RM262.46 x 24 months
X500 Pro Max (12GB + 512GB) (Normal price: RM6,999)	RM100	RM6,899 RM287.46 x 24 months
X Fold6 (12GB + 512GB) (Normal price: RM8,699)	RM200	RM8,499 RM354.13 x 24 months

   - Limited to first 800 Cardmembers, based on first-come, first-served basis
   - Valid at participating vivo concept stores, SENHENG, SENQ, Urban Republic, UR by Switch, Harvey Norman and TMT
   - Each instalment is calculated by dividing the purchase amount by the instalment period evenly. If there is a remainder, the remaining sum will be added onto the last instalment
   - Pictures are for illustration purposes only

4. All payments must be made through PB Credit Card and PIB Credit Card-i during the stipulated Promotion Period.

General Terms and Conditions

1. By participating in this Promotion, the PB Cardmembers shall be deemed to have read, understood and agrees to be bound by the Terms and Conditions stated herein. The Bank's decisions on all matters relating to the Promotion shall be final, binding and conclusive. No correspondence, disputes and appeals will be entertained. The Bank further reserves the exclusive right to change, amend, delete or add on to these Terms and Conditions from time to time with at least twenty one (21) days prior notice which notice will be placed at www.pbebank.com website.

2. The Bank makes no representation or warranties and accepts no liability or responsibility relating to the offer or the quality and suitability for use, of any item(s) purchased during the Promotion Period.

3. The Bank's prevailing Terms and Conditions governing the use of the PB Credit Card and PIB Credit Card-i shall continue to apply in addition to the Terms and Conditions herein.

4. Should you have any questions or queries on the Promotion, please contact PB Card Services & Support at 03-2170 8000.

5. In the event of a conflict, discrepancy or variance in the terms and conditions in the English Language version and Bahasa Malaysia version, the terms and conditions of the English Language version shall prevail.

END

Berbelanja dan Dapatkan Ganjaran di vivo
Terma dan Syarat

1. Promosi ini sah dari 31 Oktober 2026 hingga 28 Februari 2027 (“Tempoh Promosi”).

2. Promosi ini terbuka kepada semua Ahli kad Kredit Public Bank (“PB”), Ahli Kad Kredit Public Islamic Bank (“PIB”), kakitangan Kumpulan Public Bank, subsidiari PB, agensi pengiklanan PB dan ahli keluarga terdekat masing-masing (“Ahli Kad PB”).

3. Ahli Kad PB boleh menikmati tawaran yang berikut:-
   - Dapatkan Rebat Segera sehingga RM200 untuk pembelian telefon pintar vivo dengan Pelan Ansuran Faedah/Keuntungan Sifar 24 bulan:-

Model	Rebat Segera	Harga PB
X500 (12GB + 256GB) (Harga biasa: RM4,699)	RM100	RM4,599 RM191.63 x 24 bulan
X500 (12GB + 512GB) (Harga biasa: RM5,299)	RM100	RM5,199 RM216.63 x 24 bulan
X500 Pro (12GB + 256GB) (Harga biasa: RM5,999)	RM100	RM5,899 RM245.79 x 24 bulan
X500 Pro Max (12GB + 256GB) (Harga biasa: RM6,399)	RM100	RM6,299 RM262.46 x 24 bulan
X500 Pro Max (12GB + 512GB) (Harga biasa: RM6,999)	RM100	RM6,899 RM287.46 x 24 bulan
X Fold6 (12GB + 512GB) (Harga biasa: RM8,699)	RM200	RM8,499 RM354.13 x 24 bulan

   - Terhad kepada 800 Ahli Kad pertama, atas dasar siapa cepat, dia dapat
   - Sah di kedai konsep vivo, SENHENG, SENQ, Urban Republic, UR by Switch, Harvey Norman dan TMT yang mengambil bahagian
   - Setiap ansuran dikira dengan membahagikan amaun pembelian dengan tempoh ansuran secara sama rata. Sekiranya terdapat baki, jumlah baki akan ditambahkan kepada ansuran terakhir
   - Gambar hanyalah untuk tujuan ilustrasi

4. Semua bayaran mesti dibuat menggunakan Kad Kredit PB dan Kad Kredit-i PIB semasa Tempoh Promosi yang ditetapkan.

Terma dan Syarat Am

1. Dengan mengambil bahagian dalam Promosi ini, Ahli Kad PB dianggap telah membaca, faham dan bersetuju untuk mematuhi Terma dan Syarat yang dinyatakan dalam ini. Keputusan Bank mengenai semua perkara berkaitan dengan Promosi ini adalah muktamad, mengikat dan konklusif. Tiada surat-menyurat, pertikaian dan rayuan akan dilayani. Bank seterusnya mempunyai hak eksklusif untuk menukar, meminda, memotong atau membuat penambahan pada Terma dan Syarat ini dari semasa ke semasa dengan memberi notis sekurang-kurangnya dua puluh satu (21) hari terlebih dahulu melalui laman web www.pbebank.com.

2. Bank tidak membuat representasi atau jaminan dan tidak menerima liabiliti atau tanggungjawab berkaitan dengan tawaran atau kualiti dan kesesuaian untuk menggunakan apa-apa barang yang dibeli semasa Tempoh Promosi.

3. Terma dan Syarat semasa Bank yang mengawal penggunaan Kad Kredit PB dan Kad Kredit-i PIB akan terus diterima pakai sebagai tambahan kepada Terma dan Syarat dalam ini.

4. Sekiranya anda mempunyai apa-apa soalan atau pertanyaan mengenai Promosi ini, sila hubungi Perkhidmatan Kad PB dan Sokongan melalui 03-2170 8000.

5. Jika berlaku apa-apa pertikaian, percanggahan atau keberlainan antara terma dan syarat versi Bahasa Inggeris dengan terjemahan Bahasa Malaysia ini, maka terma dan syarat versi Bahasa Inggeris akan diterima pakai.

_____TAMAT_____