

PB Mastercard Privileges @ Alipay
Terms and Conditions

1. The Promotion is valid from now to 31 December 2026 unless stated otherwise (“Promotion Period”).
2. This Promotion is open to all Public Bank (“PB”) Mastercard Credit and Debit Cardmembers including PB Lifestyle Cardmembers, Public Islamic Bank (“PIB”) Mastercard Credit Cardmembers, employees of the Public Bank Group, PB subsidiaries, PB’s advertising agencies and their immediate families (“PB Cardmembers”).
3. PB Cardmembers can enjoy the following:
 - New Users: Enjoy RMB30 Coupon after linking your PB Mastercard Card to Alipay and spend a minimum of RMB300 in Mainland China. Each coupon is valid for seven (7) days from the date of issuance. One (1) Alipay account may only claim this offer once.
 - Existing Users: Enjoy RMB30 Instant Discount with minimum spend of RMB1,000 with your PB Mastercard Card in Mainland China. The discount is applied directly at the checkout page.
 - “New Users” refer strictly to users who are linking a PB Mastercard Card to Alipay for the first time historically, based on Alipay account records.
 - “Existing Users” refer strictly to users with a previously linked any Mastercard are not eligible by unlinking and relinking the card.
 - Coupons/Instant Discount are valid only for purchases made in Mainland China using Alipay.
 - Each PB Cardmember is entitled to receive one (1) promotion package during the Promotion Period. (Eligibility is limited by unique Alipay account ID).
 - If the transaction is cancelled or refunded and the cancellation is processed within the original seven (7) days validity period, the coupon may be automatically reinstated. Refunds will be processed based on the actual amount paid (after discount), and used discount amount will not be reinstated.
 - Instant Discount will not be returned if the transaction is cancelled or refunded.
 - Each transaction may only enjoy one (1) promotion benefit. The Coupon and Instant Discount cannot be combined within the same transaction.
 - A 3% cross-border transaction fee may be applied to payments exceeding RMB200.
 - Coupons apply only when Alipay is selected as the payment method within the app or participating mini-programs.
 - Total capping across Malaysia is 6,000 for New Users while 9,000 for Existing Users.
 - These offers are offered on a first-come, first-served basis and may end early without prior notice once all coupons are claimed.
 - These offers are non-refundable and non-exchangeable for cash.
 - These offers are available while stocks last.
 - These offers cannot be used in conjunction with any other offer.
 - Picture is for illustration purposes only.
 - These Terms and Conditions are subject to change without prior notice in accordance with Mastercard and Alipay policies.
4. **How to Register and Pay with PB Mastercard Cards**
 - i. Download the Alipay app.
 - ii. Tap “Sign Up”.
 - iii. Go to “Me” > “Bank Cards”, then register your PB Mastercard Credit or Debit Card.
 - iv. Set the registered card as your payment card.
 - v. Make payment using one of the following methods:
 - Scan a merchant QR code.
 - Show your payment code in the Alipay app.

- Select Alipay as the payment method in participating mini-apps (e.g., DiDi) or partner merchant apps.
5. All payments must be made through PB Mastercard Credit Card/PIB Mastercard Credit Card-i and PB Mastercard Debit/Lifestyle Card 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 agreed 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 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 Mastercard Credit Card/PIB Mastercard Credit Card-i and PB Mastercard Debit/Lifestyle Card 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.
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