PRODUCT DISCLOSURE SHEET

Dear Valued Customer,

This Product Disclosure Sheet (PDS) provides you with key information on PB Visa Commercial Card.

Other customers have read this PDS and found it helpful; **you should read it too**. Be sure to also read the general Terms and Conditions available at Public Bank's website.

PUBLIC BANK 大众银行

Visa Commercial Card

Date:

1. What is PB Visa Commercial Card?

PB Visa Commercial Card is a charge card, with a line of credit granted by Public Bank Berhad to the Company. Where any amount of the credit utilised by the Company has not been settled in full on or before a specified date, the unsettled amount will be subject to Finance Charges.

2. Know Your Obligations

Minimum monthly payment:

- Company must settle in full on or before due date.

Interest Free Period

- Enjoy an interest-free period of 25 days for all new retail transactions from statement date.

It is your responsibility to:

Read and understand the **key terms** in the contract before you sign it.

Pay the full outstanding balance **by** the **due date**.

Contact us immediately, after having discovered the loss **or** unauthorised use of your card.

Fees and charges

- Annual Fee:
  Full first year annual fee waiver.

Card Type	Annual Fee
PB Visa Commercial Card	RM150

- Other Fees and Charges

Card Service Tax	RM25 per annum on each card
Foreign Exchange Spread	Transactions made in foreign currency will be converted to Ringgit Malaysia using US Dollar (USD) as the base currency on the date it is received and/or processed at the conversion rate as may be determined by Visa International. In addition, you will also have to pay Foreign Exchange Spread of 1.25% of the converted Ringgit Malaysia amount for the conversion of the transactions made in foreign currency. The exchange may differ from the rate in effect on the date of the transaction due to market fluctuations. Such rate imposed shall be final and conclusive and the Cardmember shall bear all exchange risks, losses, commission and other bank charges which may thereby be incurred.
Sales Draft Retrieval Fee	RM15 per Sales Draft request

Note: Any applicable taxes become chargeable or in force.

- Finance Charge
  The finance charge of 18% per annum calculated on daily rest is applicable to all outstanding balances.
- Payment Allocation
  Payment received will be allocated to settle outstanding balances in the statement with priority on those attracting higher interest.

Contactless Functionality:

- In order to make a payment, simply tap your card with a contactless interface to the terminal reader when prompted. No PIN or signature is required for contactless transactions up to RM250.00 in Malaysia.
- When your cumulative contactless transaction has reached its limit, you are required to perform another transaction with PIN entry at the Point-of-Sale (POS) terminal. Once action has been made, limit will be reset automatically.
- To change the cumulative contactless transaction limit or to turn off the contactless functionality, you may call PB Card Services Help Desk at 03-2170 8000.

3. Know Your Risks

What if I fail to fulfill my obligations?

(i) **Late Payment Charge**: Late Payment charges of RM25 levied on companies were not settled full amount on or before due date of every month.

(ii) **Right to Set-Off**: Public Bank Berhad has the right to set-off all or any accounts maintained with the Bank and/or its subsidiaries against any outstanding balance in this Commercial Card account with prior notice of seven (7) calendar days.

(iii) **Liability for Unauthorised Transactions**: In the event of loss/theft or the unauthorised use of the card, you shall be liable for all transactions where you have:

- acted fraudulently;
- delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss/theft or unauthorised use of the Card;
- voluntarily disclosed the PIN to another person;
- recorded the PIN on the Card or on anything within close proximity of the Card and which could be lost with the Card;

3. Know Your Risks, cont.

- left the Card, or an item containing the Card, unattended; and/or
- had voluntarily allowed another person to use the Card. If investigation disclose that you are involved in the incurring of any unauthorised charges, you shall be liable for all the unauthorised charges incurred, including financial charges, whether before or after the Bank's receipt of such confirmation. It is expressly agreed that the Bank is not under any duty to ensure that the Credit Line prescribed by the Bank is not exceeded.

Note: If you fail to abide the Terms and Conditions of the Commercial Card, we have the right to terminate your Card.

4. Other Key Terms

- You should notify Public Bank immediately after having discovered the loss, stolen or unauthorised use of your Commercial Card.
- If you wish not to receive SMS Transaction Alert, you are unable to take immediate action to notify the Bank in the event of unauthorised transactions on your card account.
- There are Finance Charges and Late Payment Charges imposed on the outstanding balance for this Commercial Card. Consider your repayment capacity when charging the Commercial Card. If you use your Commercial Card to make repayment for other financing, it may cost you more.
- Legal action may be taken against you if you do not keep up repayments on your card balances.
- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
- Agensi Kaunseling Dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counselling, financial education and debt restructuring for individuals. For enquiries, please call 03-2616 7766.

What are the documents required for submission?

For processing, please remember to enclose:

<u>For Private Limited And Listed Company**</u>

- Business Registration Certificates
  - Memorandum & Articles of Association or Constitution
  - Form 9 or Section 17
  - Form 24 and 49 or Section 14, 58 and 236(2)
- Audited Financial Statements (Latest 2 years)
- All Directors IC/Passport (with valid working permit) as per Form 49 or Section 58

<u>**Eligibility:</u>

- Minimum of 2 years in Business Operation
- Minimum Paid-Up Capital of RM100,000

If you have any question or require assistance on your Commercial Card, you can:

Call us at
03-2170 8000

Visit us at Public Bank's website

Email us at:
commprd@publicbank.com.my

The information provided in this disclosure sheet is valid as at 9 October 2026.

Important: Please note that the documents are non-returnable.