

<p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet before you decide to take up the PB Corporate MyDebit Card. Be sure to also read the general terms and conditions.</p>	<p>Public Bank Berhad (6463-H)</p> <p>PB Corporate MyDebit Card</p> <ol style="list-style-type: none"> 1. ACE Enterprise Account 2. PLUS Current Account 3. Basic Current Account 4. PLUS Current Account-i Enterprise 5. Wadiah Current Account-i 6. Basic Wadiah Current Account-i <p>Date:</p>
<p>1. What is this product about?</p>	
<p>The PB Corporate MyDebit Card is issued to sole proprietor and companies to make payment to the participating government agencies via Public Bank/Public Islamic Bank branches' counter and government agency's counter using the Point-of-Sale (POS) terminal. You are required to maintain a Current Account ("Banking Account") with us, to be linked to your PB Corporate MyDebit Card. Any payment to the Government Agency will be deducted directly from the Banking Account.</p> <p>The card is only dedicated to make payment to government agencies. Therefore, the cardholder will not be able to make any retail purchases or perform any ATM transactions with this debit card.</p>	
<p>2. What are the fees and charges I have to pay?</p> <p>(i) <u>Upfront Fee</u></p> <p>Free</p> <p>(ii) <u>Annual Fee</u></p> <p>Generic: RM8.00</p> <p>(iii) <u>Card Replacement Penalty</u></p> <p>RM12.00</p>	
<p>3. What are the key terms and conditions?</p> <p>(i) <u>Interest-Earning</u></p> <p>Interest Rates will follow according to the respective Banking Account offered. Please call the Bank's free-phone at 1-800-22-9999 during working hours or you may access to www.pbebank.com for the latest interest rates.</p> <p>(ii) <u>Payment Network</u></p> <p>When using your PB Corporate MyDebit Card in Malaysia, the payment is routed via the PayNet network.</p>	

4. What if I fail to fulfill my obligations?

Liability for Unauthorised Transactions

In the event of card 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, or left the card or an item containing the card. If the investigation discloses 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 the duty to ensure that the Current Balance prescribed by the Bank is not exceeded.

5. What are the major risks?

You should notify Public Bank/Public Islamic Bank immediately after having found that your debit card is lost or stolen. For stolen or lost card, call 03-2179 5000. Should there be a compromise on your secret PIN you must also report it immediately.

If you do not wish to receive a SMS Transaction Alert, you will be unable to take immediate action to notify the Bank in the event of unauthorised transactions on your debit card account.

6. What do I need to do if there are changes to my contact details?

Please visit the nearest Public Bank/Public Islamic Bank branch in order to update your contact details to ensure that all correspondences reach you in a timely manner.

7. Where can I get further information?

If you have any enquiries, please contact Public Bank/Public Islamic Bank at:

Customer Services Department
Public Bank Berhad
146 Jalan Ampang
50450 Kuala Lumpur
Malaysia
Telephone : 1-800-22-5555
Fax : 603-2164 6670
E-mail : customerservice@publicbank.com.my
Website : www.pbebank.com

The information provided in this disclosure sheet is valid as at 01 June 2018.