

<p>PRODUCT DISCLOSURE SHEET</p> <p>Read this Product Disclosure Sheet before you decide to take up the PB Red Carpet Banking (RCB) Elite/Gold Debit or PB Visa/MasterCard/Union Pay Lifestyle Debit. Be sure to also read the general terms and conditions.</p>	<p>Public Bank Berhad (6463-H)</p> <p>PB RCB Elite/Gold Debit – Savings Account/Current Account</p> <p>PB Visa/MasterCard Lifestyle Debit – Generic</p> <p>PB Visa/MasterCard Lifestyle Debit – Basic Savings Account/Basic Current Account</p> <p>PB UnionPay Lifestyle Debit – PB UnionPay Savings Account</p> <p>Date:</p>
<p>1. What is this product about?</p> <p>PB RCB Elite/Gold Debit or PB Visa/MasterCard/UnionPay Lifestyle Debit is a two-in-one card combining Visa/MasterCard/UnionPay debit card and ATM functions. The card is linked to the Savings Account/Current Account/Basic Savings Account/Basic Current Account/PB UnionPay Savings Account (“Banking Account”) of the individual and any expenditure will be deducted directly from the Banking Account. This PB RCB Elite/Gold Debit or PB Visa/MasterCard/UnionPay Lifestyle Debit, is a payment instrument which allows you to pay via a direct deduction of the cost for goods and services from your Banking Account at participating retail and service outlets. You are required to maintain a Banking Account with us, to be linked to your PB RCB Elite/Gold Debit or PB Visa/MasterCard/UnionPay Lifestyle Debit. If you close your Banking Account maintained with us, your PB RCB Elite/Gold Debit or PB Visa/MasterCard/UnionPay Lifestyle Debit will be automatically cancelled.</p>	
<p>2. What are the fees and charges I have to pay?</p> <p>(i) <u>Annual Fee</u></p> <ul style="list-style-type: none"> • PB RCB Elite/Gold Debit: Waived • PB Visa/MasterCard/UnionPay Lifestyle Debit: RM8.00 • PB Visa/MasterCard Lifestyle Debit (for Basic Savings Account/Basic Current Account): Waived (subject to eight (8) ATM cash withdrawals and six (6) over-the-counter withdrawals per month*) <p><u>*Note:</u> Fee for exceeding the threshold will be RM1.00 per transaction. However, customers can opt to perform unlimited ATM withdrawals and over-the-counter transactions by paying an annual ATM card fee of RM8.00.</p> <p>(ii) <u>Card Conversion Fee</u></p> <p>FREE, only applicable for:</p> <ul style="list-style-type: none"> • Conversion of existing PB BankCard/PB Day2Day Card to PB Visa/MasterCard Lifestyle Debit. • Conversion of existing PB BankCard/PB Day2Day Card/PB Visa/MasterCard Lifestyle Debit to PB RCB Elite/Gold Debit. 	

2. What are the fees and charges I have to pay?, cont.

(iii) Card Replacement Penalty

RM12.00

(iv) Withdrawal Fee

- Via Public Bank ATMs: Waived
- Via MEPS Member Bank's ATM: RM1.00 for each successful transaction
- Via Non-MEPS Member Bank's ATM: RM10.00 for each successful transaction

(v) Cash-Out Fee for PB Visa Lifestyle Debit Card (via POS)

RM1.50 is imposed for each successful Cash-Out transaction at the Point-of-Sales (POS) when a purchase is made.

The maximum Cash-Out amount is up to RM500.00 for each successful transaction.

(vi) Overseas Transactions Conversion Fee

Transactions made in foreign currency will be converted to Ringgit Malaysia using US Dollar as the base currency on the date it is received and/or processed at the conversion rate as may be determined by Visa International/MasterCard Worldwide/UnionPay International at its absolute discretion. 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.

(vii) Sales Draft Retrieval Fee

Original Copy: RM15.00 per set

Duplicate Copy: RM10.00 per duplicate set

(viii) Additional Statement Request Fee

RM5.00 per request

(ix) Balance Enquiry Fee

Waived

(x) Any applicable taxes, become chargeable or in force.

3. What are the key terms and conditions?

(i) Interest-Earning

Credit balances will earn interest credited monthly, computed based on daily balance in the Debit Card Account. Interest Rates will follow that offered for the respective Banking Account. Please check with our Customer Service at 03-2176 8000 or e-mail to custsvc@publicbank.com.my for the latest interest rates applicable.

(ii) Cash Access

Customer can withdraw cash at all domestic and overseas ATMs with the Visa/PLUS logo (PB Visa Lifestyle Debit Card) or the MasterCard/Cirrus logo (PB RCB Elite/Gold Debit Card and PB MasterCard Lifestyle Debit Card) or the UnionPay logo (PB UnionPay Lifestyle Debit Card).

- Cash Withdrawals via domestic Public Bank ATM, the service fee is free.
- Cash Withdrawals via MEPS Member Bank's ATM, there will be a standard service fee of RM1.00 per transaction.
- Cash Withdrawals via overseas ATMs will incur a service fee of RM10.00 per transaction.

Note:

Basic Savings Account/Basic Current Account: Eight (8) Complimentary ATM Withdrawals and Six (6) Complimentary Over-The-Counter Visits; Fee for exceeding threshold: RM1.00 per transaction for either transaction.

(iii) Constant Control

PBe facilitates banking convenience from the home or office, every day of the year! Services available include balance enquiry, statement request, fund transfer, transaction history, GIRO bill payment, mobile reload service and others.

(iv) Pre-Authorisation Amount for Petrol Transaction at the Outdoor Pump

Pre-authorisation amount of RM200.00 is required for petrol transaction at the outdoor pump at petrol stations but some petrol operators allow selection of amount at the pump. The pre-authorisation amount will be charged to your debit card account during the fill-up. The pre-authorisation amount will then be reversed and the actual filled-up amount will be charged to your debit card account once the Bank receives the actual settlement amount from the acquiring bank. Average pre-authorisation holding days are three (3) days.

(v) Monthly Statement

Free Monthly E-Statement via PBe online services for the Cardmember to keep track of their retail purchases using the PB RCB Elite/Gold Debit or PB Visa/MasterCard/UnionPay Lifestyle Debit. All purchase transactions information is recorded in the Monthly E-Statement. Monthly E-Statement is only available for Cardmember whose age is eighteen (18) and above.

Note:

Hardcopy Monthly Statement with details of all the transactions made can be made available upon request with a RM1.00 monthly fee.

3. What are the key terms and conditions?, cont.

(vi) 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.

Cumulative contactless transaction limit is defaulted to RM500.00. When your cumulative contactless transactions have reached RM500.00, you are required to perform another transaction with PIN entry at the Point-of-Sale (POS) terminal or perform an ATM transaction with PIN entry. After performing the transaction with PIN entry, the cumulative contactless transaction limit will be reset automatically.

To change the cumulative contactless transaction limit or to turn off the contactless functionality, you may perform it via the ATM/CRM or call PB Card Services Help Desk at 03-2176 8000.

(vii) Other features and benefits of the PB RCB Elite/Gold Debit and PB Visa/MasterCard/UnionPay Lifestyle Debit:

- No monthly finance charges
- No monthly late charges
- Works as good as credit card

(viii) Payment Network

When using your PB RCB Elite/Gold Debit Card or PB Visa/MasterCard/UnionPay Lifestyle Debit Card in Malaysia, the choice of payment routing network will be determined by merchants. This is in line with Bank Negara Malaysia's objective to promote payment system efficiency.

4. What if I fail to fulfill my obligations?

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, or left the card or an item containing the card, unattended and/or had voluntarily allowed another person to use 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 immediately after having found that your debit card is lost or stolen. For stolen or lost card, call 03-2179 5000 or perform the card cancellation via the PBe Service. 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 branch in order to update your contact details.

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.

7. Where can I get further information?

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

PB Card Services
Public Bank Berhad
146 Jalan Ampang
50450 Kuala Lumpur
Malaysia
Telephone : 603-2176 8000
Fax : 603-2163 9400
E-mail : custsvc@publicbank.com.my
Website : www.pbebank.com

8. Other available Public Bank debit card products

- PB Visa Electron Debit Card
- PB UTAR Debit MasterCard Card
- PB TARC Debit MasterCard Card
- PB-Petron Visa Debit Card

The information provided in this disclosure sheet is valid as at 10 September 2019.