



PRODUCT DISCLOSURE SHEET	Public Bank Berhad 196501000672 (6463-H)
Read this Product Disclosure Sheet before you decide to take up the PB Credit Card. Be sure to also read the general terms and conditions	PB Visa Infinite Credit Card PB World Mastercard Credit Card PB Visa Signature Credit Card PB Visa Platinum Credit Card PB Platinum Mastercard Credit Card Mutual Gold-PB Visa Platinum Credit Card PB Quantum Visa Credit Card PB Quantum Mastercard Credit Card PB Visa Gold Credit Card PB Gold Mastercard Credit Card PB Visa Classic Credit Card PB Standard Mastercard Credit Card PB-AIA Visa Gold Credit Card PB-Petron Visa Gold Credit Card
	Date: 25 September 2023

1. What is this product about?

This is a PB Credit Card, with a line of credit granted by Public Bank Berhad to the Cardmember. Where any amount of the credit utilised by the Cardmember has not been settled in full on or before a specified date, the unsettled amount will be subject to finance charges.

2. What do I get from this product?

(i) Cash MegaBonus

The Cash MegaBonus earned will be credited monthly to the Card Account. There is no minimum qualifying criteria and no restriction on the usage of the Cash MegaBonus.

Card Type	Cash MegaBonus*		
	Local Transaction (%)	Overseas Transaction (%)	Capping
PB Visa/Mastercard Gold	0.1	0.1	Unlimited
PB-AIA Visa Gold	0.1	0.1	
PB-Petron Visa Gold	0.1	0.1	
PB Visa Platinum	0.2	0.2	
Mutual-Gold PB Visa Platinum	0.2	0.2	
PB Visa Infinite	0.3	2.0	RM80 per monthly statement cycle (Cash MegaBonus payout is combined between Principal and Supplementary accounts)

* Please refer to Item 2(v) for list of excluded transactions

PB-AIA Visa Gold Credit Card

0.2% cash rebate for AIA Insurance Premiums per monthly statement cycle (cash rebate payout is combined between Principal and Supplementary accounts). Applicable for AIA transaction acquired by PBB at AIA branches. AIA transaction made via internet/e-commerce and Direct Debit are excluded. All AIA transactions are not entitled for 0.1% Cash MegaBonus.

PB-Petron Visa Gold Credit Card

Up to 5% cash rebate for fuel and non-fuel purchases at any Petron service station with a maximum cash rebate amount of RM50 per monthly statement cycle (cash rebate payout is combined between Principal and Supplementary accounts). Applicable for Petron transaction acquired by PBB at Petron service station.

Total Monthly Retail Purchase at Petron Service Stations (RM)	Cash MegaBonus Tier (%)
< = 100	0.5
> 100 - 200	1.0
> 200 - 500	2.0
> 500 - 800	3.0
> 800	5.0

(ii) Cash Rebate***PB Visa Signature Credit Card**

3% cash rebate on grocery (MCC 5411), dining (MCC 5812, 5813, 5814) and online transaction locally and abroad with minimum RM100 per transaction, capped at RM30 per monthly statement cycle (cash rebate payout is combined between Principal and Supplementary accounts)

(Recurring transactions and all monthly instalments including but not limited to Zero Interest Payment Plan (ZIIP) are excluded from earning cash rebate)

PB Quantum Visa Credit Card & PB Quantum Mastercard Credit Card

PB Quantum Visa	PB Quantum Mastercard
2% Cash Back on contactless transactions with minimum RM100 per transaction, capped at RM20 per monthly statement cycle (Cash Back payout is combined between Principal and Supplementary accounts)	2% Cash Back on overseas transactions with minimum RM100 per transaction, capped at RM20 per monthly statement cycle (Cash Back payout is combined between Principal and Supplementary accounts)

* Please refer to Item 2(v) for list of excluded transactions

(iii) Cash Bonus**Mutual Gold-PB Visa Platinum Credit Card**

Additional 0.3% Mutual Gold Cash Bonus on monthly retail purchases will be accumulated based on the past months card usage prior to birthday month and credited to the card account in the same month or on the following month of the Cardmember's birth date. The maximum Mutual Gold Cash Bonus amount is capped as follows:

Fundholders	Maximum Mutual Gold Cash Bonus Earned (RM)
Mutual Gold Elite / Mutual Platinum	300
Mutual Gold	100

The Cash Bonus amount will be refreshed upon Cardmember's birth date.

(iv) Earn Reward Points*

PB World Mastercard Credit Card

- Domestic Retail Transaction: Every ringgit spent with the card will earn 1x Air Miles Point
- Overseas Retail Transaction: 3x Air Miles Points
- Low conversion rate at 8,500 Air Miles Points for every 1,000 Enrich Points or 2,000 airasia points
- Air Miles Points has three (3) years validity period which expires on the last day of the year.

Year Earned	Expiry Date
2021	31 December 2024
2022	31 December 2025

PB Visa Signature Credit Card

- Earn 1 VIP Point with every Ringgit spent on other retail transactions locally and abroad
- Expiry for VIP Points is three (3) years

PB Platinum Mastercard Credit Card

- Every Ringgit spent with the card will earn 1x VIP Points
- Expiry for VIP Points is three (3) years

PB Quantum Visa/Mastercard Credit Card

- Earn 2 VIP Points with every Ringgit spent on other retail transactions abroad (for PB Quantum Visa Credit Card only)
- Earn 1 VIP Point with every Ringgit spent on other retail transactions locally
- Expiry for VIP Points is three (3) years

* Please refer to Item 2(v) for list of excluded transactions

(v) Exclusion List for Card Rewards

Excluded Transactions	Applicable Card Feature and/or Card Type
<ul style="list-style-type: none">• E-wallet reloads• Casino (MCC 7995)• Petrol (MCC 5541, 5542 & 5172)• Insurance / takaful (MCC 5960 & 6300)• Recurring Payment• Cash advances• Quasi cash (MCC 6050 & 6051)• Balance transfer• Transactions at University Tunku Abdul Rahman (UTAR) and Tunku Abdul Rahman University College (TARC) campus• Government-related payments (MCC 9211, 9222, 9223, 9399, 9311, 9402 & 9405)• Payments to charity (MCC 8398)• Flexipay monthly instalments• PB Easy Cash• Direct Debit payments• Payments via Public Bank Online Banking and Mobile Banking• Payments via ATM	All card rewards for all PB Credit Cards

(vi) Exclusive Flexipay Plan

PB Quantum Visa and PB Quantum Mastercard

1% for 12-month with minimum retail purchase of RM1,200.

(vii) Automatic Travel Insurance

FREE Automatic Travel Insurance of up to RM500,000 when the full travel arrangement is charged to your Card. You can even claim for inconvenience due to Luggage Delay, Luggage Loss, Flight Delay, Missed Connecting Flight, Trip Cancellations and Repatriation expenses.

Card Type	Automatic Travel Insurance Coverage (RM)
PB Visa Infinite Credit Card	Up to RM500,000 per annum
PB World Mastercard Credit Card	Up to RM500,000 per annum
PB Visa Signature Credit Card	Up to RM500,000 per annum
PB Visa Platinum Credit Card	Up to RM500,000 per annum
PB Platinum Mastercard Credit Card	Up to RM500,000 per annum
Mutual Gold-PB Visa Platinum Credit Card	Up to RM500,000 per annum

Personal Accident Insurance

FREE Personal Accident Insurance of up to RM20,000 for PB-Petron Visa Gold.

(viii) Complimentary Access to Plaza Premium Lounge Malaysia

PB Visa Infinite, PB World Mastercard and PB Visa Signature

Card Type	Access Privilege
PB Visa Infinite / PB World Mastercard	Complimentary 3x access in a year to Plaza Premium Lounge in Malaysia
PB Visa Signature	Complimentary 2x access in a year to Plaza Premium Lounge in Malaysia

Note: Subsequent access will be charged at 25% off the walk-in rate. Access is combined for both Principal and Supplementary Cardmember. If a Cardmember holding multiple cards, complimentary access will be based on the highest card level. For more information, please refer to the full terms & conditions on www.pbepbank.com.

(ix) Will and Wasiat Writing Service

PB World Mastercard, PB Visa Infinite, PB Visa Signature, PB Visa Platinum, PB Platinum Mastercard, PB Quantum Visa, PB Quantum Mastercard and Mutual Gold-PB Visa Platinum

Enjoy 50% off will and wasiat writing service fee. Call PB Trustee Services Berhad at 03-2177 3127 (General Line) or head to the nearest branch for more info.

(x) Contactless Function

A fast and convenient way to pay your purchases by simply “waving” your card when prompted by the contactless reader at the checkout, with no signature or PIN required for retail purchase of RM250 and below.

(xi) Supplementary Cards

You can apply for Supplementary Cards to extend the privileges and convenience of your Visa/Mastercard Cardmembership to your loved ones.

(xii) Credit Limit

Credit limit assigned is subject to credit review and evaluation by the Bank. Where the Cardmember operates two or more cards with the Bank, a total Combined Credit Line will be extended to cover the use of all cards held by the Principal Cardmember and the Supplementary Cardmember(s), if any. If preferred, the Supplementary Card may be nominated with a separate Credit Line from a minimum of RM1,000. Emergency temporary Credit Line extension will depend on circumstance and payment record.

For Mutual Gold-PB Visa Platinum Credit Card, credit limit assigned also subject to cash investment and Mutual Gold or Mutual Gold Elite or Mutual Platinum status maintained with Public Mutual Berhad. The Bank may, at its absolute discretion, and at any time, with prior notice and without providing any reasons whatsoever, review, cancel/revoke the Card, revise the credit limit or refuse to renew the Card or suspend or restrict the use of the Card by the Principal Cardmember under the Card Account in the event the Cardmember does not meet the Card eligibility (to be eligible for the Mutual Gold-PB Visa Platinum Credit Card. The Cardmember has to be a Mutual Gold fundholder and the Cardmember should at all times ensure that the MGQP does not drop below the Mutual Gold status eligibility).

(xiii) PBe Service and PB Mobile Banking Services

Access banking services any day of the year from wherever you are in the world.

(xiv) E-Statement

Go green and sign-up for e-statements now by registering online at www.pbebank.com.

(xv) Foreign Account Tax Compliance Act (FATCA)

- FATCA is a piece of legislation enacted by the United States (U.S.) government to collect information on U.S. taxpayers/citizens/permanent residents or green-card holders or persons with substantial physical U.S. presence (named as U.S. Person or Specified U.S. Person) for reporting on their investment of assets/monies/funds in countries outside of the U.S.
- This is to enable the U.S. government to collect taxable income from Specified U.S. Persons that have invested their funds in countries other than the U.S. where their assets held in the financial accounts will be reported to the U.S. Internal Revenue Service (IRS).
- FATCA have come into force in Malaysia effective 1 July 2014.

(xvi) Common Reporting Standard ("THE CRS")

- Over 100 countries have signed an accord with the Organisation for Economic Co-operation and Development (OECD), a global body helping governments around the world to tackle economic, social and governance challenges by introducing a new information gathering and reporting requirement for financial institutions in order to help protect the integrity of tax systems which is similar to FATCA.
- Under the CRS, we are required to determine where you are a 'tax resident' i.e. in which country you are liable to pay income tax.
- CRS is effective in Malaysia starting 1 July 2017.

Participating Countries under CRS please refer to www.pbebank.com

(xvii) Customer Consent

- I hereby undertake to inform Public Bank (PBB) within 30 days of any change in circumstances that render this self-certification incorrect by providing the required documentation within 90 days from the date of change.
- I acknowledge and consent to my account information to be exchanged with the tax authorities of countries concerned if my foreign status falls under the purview of the intergovernmental agreements under FATCA and CRS.
- I have read and understood on the provisions of FATCA and CRS as contained herein and agree to be bound by such provisions.
- I declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete.

- I declare that the Bank reserves the right as the Bank deems fit, to reject the application or close the account or report the account to the relevant tax authorities without assigning any reason whatsoever should any of the information furnished is invalid, inaccurate, insufficient and incomplete.

3. What are my obligations?

(i) Minimum Monthly Repayment

- 5% of the total Current Balance;
- total amount of Monthly Instalment [including monthly instalments for Auto Balance Conversion (ABC), Zero Interest Instalment Plan (ZIIP), Flexipay, Balance Transfer Plan (BTP)], if any; and
- whole amount in excess when the Current Balance is in excess of the Credit Line, if any; OR
- RM50; whichever is higher.

(ii) Interest-Free Period

A 20-day Interest-Free period on all retail purchases, provided all outstanding balances of the previous month, as per the monthly statement, are fully settled within the due date. If you do not pay in full and on time, Finance Charge on retail purchases will be calculated from the posting day of the purchase.

Note: Retail purchases exclude cash advances, balance transfer and any other credit plans.

(iii) Finance Charge

Finance Charge	Retail Purchase*	15% p.a.	With prompt payments for 12 consecutive months
		17% p.a.	Make 10 / 11 times prompt payments in the last 12 months
		18% p.a.	Make 9 or less prompt payments in the last 12 months
	Cash Advance	18% p.a.	Finance Charge for Cash Advance
	Balance Transfer	Balance Transfer rates are based on the on-going promotion. Tiered Finance Charge of 15% to 18% per annum will be levied on the overdue or outstanding amount not paid in full.	

*Note: *To enjoy lower Finance Charge for retail purchase, you should make at least 10 prompt payments in the last 12 months. The tiered Finance Charge is only applicable to the outstanding balances arising from retail purchases.*

- (iv) As the Principal Cardholder, you are liable to all transactions incurred by the Supplementary Cardholders.

4. What are the fees and charges I have to pay?

(i) Annual Fee

All PB Credit Cards (except PB Visa Infinite, PB World Mastercard, PB Mutual Gold-Visa Platinum, PB Quantum Visa, PB Quantum Mastercard and PB Petron-Visa Gold) Free-For-Life (Principal & Supplementary Cards) - First year annual fee waived & subsequent years' annual fee waiver is based on a minimum of 12 swipes over the preceding 12 months.

Card Type	Principal	Supplementary
PB Visa Infinite Credit Card	Free-For-Life without condition for Principal and first Supplementary Card <i>Note: Second and subsequent Supplementary cards issued will be charged an annual fee of RM250.00 per Supplementary card</i>	
PB World Mastercard Credit Card	Free-For-Life without condition	
PB Visa Signature Credit Card	RM388.00	RM200.00
PB Visa Platinum Credit Card	RM333.00	RM150.00
PB Platinum Mastercard Credit Card	RM333.00	RM150.00
Mutual-Gold-PB Visa Platinum Credit Card	Free-For-Life as long as Mutual Gold or Mutual Gold Elite or Mutual Platinum status is maintained with Public Mutual Berhad	
PB Quantum Visa Credit Card	Free-For-Life without condition	
PB Quantum Mastercard Credit Card	Free-For-Life without condition	
PB Visa Gold Credit Card	RM150.00	RM100.00
PB Mastercard Gold Credit Card	RM150.00	RM100.00
PB-AIA Visa Gold Credit Card	Free-For-Life without condition	
PB Petron Visa Gold Credit Card	Free-For-Life without condition	
PB Visa Classic Credit Card	RM75.00	RM45.00
PB Mastercard Standard Credit Card	RM75.00	RM45.00

(ii) Credit Card Service Tax

With effect from 1 September 2018, there will be service tax imposed on credit card as follows:

- A) RM25 per annum on the Principal Card; and
- B) RM25 per annum on each Supplementary Card

The service tax will be collected on the date the card is activated, on the completion of each year or on the date of renewal of the card. This means that the above mentioned service tax shall be levied on new credit card issued effective from 1 September 2018. For existing credit cards issued before 1 September 2018, the service tax shall be levied upon anniversary of card issuance.

(iii) Cash Advance Fee

Cash Advance Fee (one-time fee) √ Public Bank Branches / ATMs √ Affiliated Banks and Financial Institutions Worldwide √ Pbe Online Banking	5% of amount withdrawn or RM20.00, whichever is higher
Finance Charge for Cash Advance	18% per annum, finance charge will be computed on each cash advance calculated from the date the cash is advanced until the date it is settled in full.

A one-time cash advance fee based on the above will be charged for the amount of cash advance or a minimum of RM20.00. IN ADDITION, finance charge will be computed on each cash advance calculated from the date the cash is advanced until the date it is settled in full.

(iv) Card Repayment Fee

Credit Card repayment fee using cash and/or cheques:

Channels	Fees Per Transaction
Over-the-Counter (OTC)	RM2
Cash Deposit Terminal (CDT)	RM0.50
Cash Recycling Machine (CRM)	

The OTC fees is waived for Senior Citizens (60 years old and above), the Disabled and customers who do not have access to Current or Savings Account.

(v) Over Limit Fee

Not applicable

(vi) Overseas Transactions Conversion Fee

Transactions made in foreign currency will be converted to Ringgit Malaysia using US\$ 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. 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

RM15.00 per set

PB World Mastercard Credit Card : RM10.00 per duplicate set

(viii) Monthly Hardcopy Statement Fee

RM1.00 per hardcopy statement (effective May 2019)

(exclude PB Visa Classic / Standard Mastercard Credit Card, 60 years old and above, disabled Cardmembers and Cardmembers facing difficulties accessing their E-Statement.)

(ix) Additional Statement Request Fee

RM5.00 per request

(x) Lost or Theft Card Replacement Penalty

1st Card : RM50.00

2nd Card : RM100.00

3rd Card : RM150.00

PB World Mastercard Credit Card : RM50.00

(xi) Any applicable taxes become chargeable or in force.

5. What if I fail to fulfill my obligations?

(i) Late Payment Charge

Failure to make the Minimum Payment by the Due Date, a further charge of a minimum of RM10 or 1% of total outstanding balance as at statement date, whichever is higher, capped to a maximum of RM100, shall be debited to the Card Account.

(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 credit 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:

- (i) acted fraudulently;
- (ii) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss/ theft or unauthorised use of the Card;
- (iii) voluntarily disclosed the PIN to another person;
- (iv) recorded the PIN on the Card or on anything within close proximity of the Card and which could be lost with the Card;
- (v) left the Card, or an item containing the Card, unattended; and/or
- (vi) 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 credit card, we have the right to terminate your Card.

6. What if I fully settle the balance before its maturity? (For balance transfer or flexi payment plans)

- (i) Lock-in Period
Lock-in period of up to 48 months depending on type of balance transfer or flexi payment plans as different plans has different lock-in period.
- (ii) Early Settlement / Exit Penalty - Balance Transfer Plan
RM100.00
- (iii) Early Settlement / Exit Penalty – Flexi Payment Plan (Not applicable for PB World Mastercard Credit Card)
RM100.00
- (iv) Early Settlement / Exit Penalty – Flexi Payment Plan (for PB World Mastercard Credit Card)
RM50.00

7. What are the major risks?

You should notify Public Bank immediately after having discovered the loss, stolen or unauthorised use of your credit card. For stolen or lost card, call 03-2176 8555. For unauthorised use of credit card, call 03-2170 8000.

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.

By paying only minimum monthly repayment, the finance charge amount and the time taken to settle the full amount will increase. Consider your repayment capacity when charging the credit card. The finance charges imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your repayment track record. If you use your credit card to make repayment for other financing, it may cost you more.

If you have problems paying for your credit card balances, contact Public Bank early to discuss repayment alternatives.

Alternatively, you may seek the services of Agensi Kaunseling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals. You can contact AKPK at :

Level 5 and 6
Menara Bumiputra Commerce
Jalan Raja Laut
50350 Kuala Lumpur
Tel : 03-2616 7766
E-mail : csd@akpk.org.my

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

It is important that you inform Public Bank in writing of any change in your contact details to ensure that all correspondences reach you in a timely manner.

You may contact Public Bank at :

PB Card Services
Public Bank Berhad
146 Jalan Ampang
50450 Kuala Lumpur
Malaysia.
Tel : 603-2170 8000
Fax : 603-2163 9400
E-mail : custsvc@publicbank.com.my

9. 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.
Tel : 603-2170 8000
Fax : 603-2163 9400
E-mail : custsvc@publicbank.com.my
Website : www.pbebank.com

If your query or complaint is not satisfactorily resolved by Public Bank, you may contact Bank Negara Malaysia LINK or TELELINK at :

Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel : 1-300-88-5465 (1-300-88-LINK)
Overseas: 603-2174 1717
Operating Hours: 9.00 a.m. - 5.00 p.m. (Monday – Friday except Public Holiday)
Web Form: telelink.bnm.gov.my

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure sheet is valid as at 25 September 2023.

Important : For processing, please remember to enclose photostat copy of I.C. (both sides) or Passport for Non-Malaysians. Please note that the documents are non-returnable.