

<b>PRODUCT DISCLOSURE SHEET</b>  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	Public Bank Berhad (6463-H)  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:
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**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 and 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 are no minimum qualifying criteria and no restriction on the usage of the Cash MegaBonus.

*Note: Retail purchases exclude casino and petrol transactions, AIA transactions (for PB-AIA Visa Gold Credit Card only), cash advances, balance transfer, transactions at Tunku Abdul Rahman University and Tunku Abdul Rahman University College campus, government-related payments, payments to charity and payments via www.pbebank.com and ATM.*

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 principal account's monthly statement cycle
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**PB-AIA Visa Gold Credit Card**

Additional 2% Cash Rebate for AIA Insurance Premiums with a maximum cash rebate amount of RM350 per annum. Applicable for AIA transaction acquired by PBB at AIA branches and auto-debit. AIA transaction made via internet or e-commerce is excluded. The 2% cash rebate earned will be accumulated over 12 months and credited directly to the Card Account on the 13th month, upon anniversary of the Card membership.

**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 month.

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**

6% cash rebate on grocery, dining and online transaction locally and abroad, capped at RM38 per principal account's monthly statement cycle (excludes payments transaction via [www.pbebank.com](http://www.pbebank.com)).

**PB Quantum Visa Credit Card & PB Quantum Mastercard Credit Card**

PB Quantum Visa	PB Quantum Mastercard
5% Cash Back on <b>entertainment &amp; departmental stores</b> transactions, capped at RM30 per principal account's monthly statement cycle (excludes payment transactions via <a href="http://www.pbebank.com">www.pbebank.com</a> )	5% Cash Back on <b>online &amp; dining</b> transactions, capped at RM30 per principal account's monthly statement cycle (excludes payment transactions via <a href="http://www.pbebank.com">www.pbebank.com</a> )

(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	300
Mutual Gold	100

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

(iv) Earn Reward Points

**PB World Mastercard**

- Domestic Retail Transaction: Every ringgit spent with the card will earn 1x AirMiles Point  
*Note: Retail purchases exclude casino transactions, cash advances, balance transfer, transactions at University Tunku Abdul Rahman and Tunku Abdul Rahman University College campus, government-related payments, payments to charity, payments via www.pbebank.com and ATM.*
- Overseas Retail Transaction: 3x Air Miles Points
- Low conversion rate at 6,000 AirMiles Points for every 1,000 Enrich Miles or 2,000 AirAsia BIG Points
- AirMiles Points has three (3) years validity period which expires on the last day of the year.

Year Earned	Expiry Date
2015	31 December 2018
2016	31 December 2019

**PB Visa Signature Credit Card**

Earn 1 VIP Point with every Ringgit spent on other retail transactions locally and abroad (excludes grocery, dining, online transaction, casino, cash advances, balance transfer, transaction at UTAR and TARC campus, government-related payments, payments to charity, payments via www.pbebank.com and ATM).

**PB Platinum Mastercard Credit Card**

- Every ringgit spent with the card will earn 1x VIP Points.  
*Note: Retail purchases exclude casino and petrol transactions, cash advances, balance transfer, transactions at University Tunku Abdul Rahman and Tunku Abdul Rahman University College campus, government-related payments, payments to charity, payments via www.pbebank.com and ATM.*

**PB Quantum Visa Credit Card**

- Earn 2 VIP Points with every Ringgit spent on other retail transactions abroad
- Earn 1 VIP Point with every Ringgit spent on other retail transactions locally  
*Note: Other retail transactions excludes entertainment, departmental stores, casino, petrol, cash advances, balance transfer, transaction at UTAR and TARC campus, government-related payments, payments to charity, payments via www.pbebank.com and ATM.*

**PB Quantum Mastercard Credit Card**

- Earn 2 VIP Points with every Ringgit spent on other retail transactions abroad
- Earn 1 VIP Point with every Ringgit spent on other retail transactions locally  
*Note: Other retail transactions excludes online, dining, casino, petrol, cash advances, balance transfer, transaction at UTAR and TARC campus, government-related payments, payments to charity, payments via www.pbebank.com and ATM.*

(v) Exclusive Flexipay Plan

**PB Quantum Visa & PB Quantum Mastercard Credit Cards**

0% for 12 months with minimum retail purchase of RM1,200.

(vi) 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.

(vii) Complimentary Access to Plaza Premium Lounge Malaysia

**PB Visa Infinite / PB World Mastercard / PB Visa Signature Credit Card**

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.PBeBank.com](http://www.PBeBank.com).*

(viii) Contactless Function

**PB World Mastercard, PB Visa Infinite, PB Visa Signature, PB Visa Platinum, PB Platinum Mastercard, PB Quantum Visa, PB Quantum Mastercard, PB-Petron Visa Gold Credit Card, PB-AIA Visa Gold Credit Card, PB Gold Mastercard Credit Card, PB Visa Gold Credit Card and PB Standard Mastercard Credit Card**

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.

(ix) Supplementary Cards

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

(x) 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 status maintained with Public Mutual Berhad. The Bank may, at its absolute discretion, and at any time, with or without 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).

(xi) PBe Service and PB Mobile Banking Services

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

(xii) E-Statement

Go green and sign-up for e-statements now by registering online at [www.pbebank.com](http://www.pbebank.com).

**3. What are my obligations?**

(i) Minimum Monthly Repayment

5% of the outstanding balance as at statement date or a minimum of 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 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	5% of amount withdrawn or RM20.00, whichever is higher
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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.
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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)	
Cheque Deposit Machine (CDM)	

The OTC fees is waived for senior citizens (65 years old and above), the disabled and Cardmembers who do not have access to Current or Savings Account with the bank (eg. Customer who are bankrupt and whose accounts are frozen).

(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 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

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 and disabled Cardmembers)

(ix) Additional Statement Request Fee

RM5.00 per request

(x) Lost or Theft Card Replacement Penalty

1<sup>st</sup> Card : RM50.00

2<sup>nd</sup> Card : RM100.00

3<sup>rd</sup> 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 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 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 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 24 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 found that your credit card is lost or stolen. For stolen or lost card, call 03-2176 8555.

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 :

**Tingkat 8, Maju Junction Mall  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel : 03-2616 7766  
E-mail : [csd@akpk.org.my](mailto: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 : 603-2176 8000  
: 603-2176 8188 (Infinite and World Help Desk)  
: 603-2176 8118 (Signature Help Desk)  
: 603-2176 8333 (Platinum Help Desk)  
Fax : 603-2163 9400  
E-mail : [custsvc@publicbank.com.my](mailto:custsvc@publicbank.com.my)**

#### **9. Where can I get further information?**

Should you require additional information on credit cards, please refer to the banking info booklet on 'Credit Cards', available at all Public Bank branches and the [www.bankinginfo.com.my](http://www.bankinginfo.com.my) website.

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

**PB Card Services  
Public Bank Berhad  
146 Jalan Ampang  
50450 Kuala Lumpur  
Malaysia.  
Tel : 603-2176 8000  
: 603-2176 8188 (Infinite and World Help Desk)  
: 603-2176 8118 (Signature Help Desk)  
: 603-2176 8333 (Platinum Help Desk)  
Fax : 603-2163 9400  
E-mail : [custsvc@publicbank.com.my](mailto:custsvc@publicbank.com.my)  
Website : [www.pbebank.com](http://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 :

**Block D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel : 1-300-88-5465  
Fax : 03-2174 1515  
E-mail : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@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 15 May 2019.

**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.**