



<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>Read this Product Disclosure Sheet before you decide to take up the Public Islamic Bank Credit Card-i. Be sure to also read the general terms and conditions</p>	<p><b>Public Islamic Bank Berhad 197301001433 (14328-V)</b></p> <p><b>Public Islamic Bank Visa Platinum Credit Card-i</b> <b>Public Islamic Bank Platinum Mastercard Credit Card-i</b> <b>Public Islamic Bank Visa Gold Credit Card-i</b> <b>Public Islamic Bank Gold Mastercard Credit Card-i</b></p> <p><b>Date:</b></p>						
<p><b>1. What is this product about?</b></p>							
<p>This is a Public Islamic Bank Credit Card, Credit Card-i which is based on the Shariah contract of Ujrah (fees are imposed for services) with a line of credit granted by Public Islamic Bank Berhad to the Cardmember. Where the amount of financing used by the Cardmember is not settled in full on or before the stipulated date, the unsettled amount of will be subject to management fee.</p> <p>Usage of Credit Card-i is limited to activities that comply with Shariah ruling. Most transactions are allowed except for transactions that are not allowed by Shariah such as gambling centres (MCC 7995 &amp; 9754), massage parlours (MCC 7297), dating and escort services (MCC 7273), package stores and beer (MCC 5921), pawn shops (MCC 5933), cigar stores and stands (MCC 5993), Quasi Cash (MCC 6050 &amp; 6051), drinking places (MCC 5813) and funeral service (MCC 7261).</p>							
<p><b>2. What do I get from this product?</b></p>							
<p>(i) <u>Unlimited Hibah Performance Bonus</u></p> <p>The Hibah Performance Bonus earned will be credited monthly to the Card Account. There are no minimum qualifying criteria, no maximum limit and no restriction on the usage of the Hibah Performance Bonus.</p> <p><i>Note: Retail purchases exclude petrol station (MCC 5541 &amp; 5542), cash advances, 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 &amp; 9405), payments to charity (MCC 8398), Direct Debit payments and payments via www.pbebank.com and ATM.</i></p> <table border="1" data-bbox="289 1528 1417 1675"> <thead> <tr> <th>Card Type</th> <th>Hibah Performance Bonus (%)</th> </tr> </thead> <tbody> <tr> <td>Public Islamic Bank Visa/Mastercard Platinum</td> <td>0.2</td> </tr> <tr> <td>Public Islamic Bank Visa/Mastercard Gold</td> <td>0.1</td> </tr> </tbody> </table> <p>(ii) <u>Automatic Travel Insurance</u></p> <p>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.</p>		Card Type	Hibah Performance Bonus (%)	Public Islamic Bank Visa/Mastercard Platinum	0.2	Public Islamic Bank Visa/Mastercard Gold	0.1
Card Type	Hibah Performance Bonus (%)						
Public Islamic Bank Visa/Mastercard Platinum	0.2						
Public Islamic Bank Visa/Mastercard Gold	0.1						

Card Type	Automatic Travel Insurance
Public Islamic Bank Visa Platinum	Up to RM500,000 per annum
Public Islamic Bank Platinum Mastercard	Up to RM500,000 per annum

(iii) Complimentary Access to Plaza Premium Lounge Malaysia

Card Type	Lounge Access Privilege
Public Islamic Bank Visa Platinum / Public Islamic Bank Platinum Mastercard	Complimentary 2x access in a calendar 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 holds 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).*

(iv) Will and Wasiat Writing Service

**Public Islamic Bank Visa/Mastercard 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.

(v) 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. Most of the time, you won’t be asked to sign or enter a PIN, but you will be asked for more expensive purchases. For more information, kindly visit [www.pbebank.com](http://www.pbebank.com).

(vi) Supplementary Cards

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

(vii) 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.

(viii) PBe Service and PB Mobile Banking Services

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

(ix) E-Statement

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

(x) 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.

(xi) 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](http://www.pbebank.com)

(xii) 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 Payment

- 5% of the total Current Balance;
- total amount of Monthly Instalment [including monthly term financing 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) Fee-Free Period

A 20-day Fee-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, Management Fee 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) Fixed Management Fee

The amount of which will be dependent on the Credit Card-i type. The fee may be increased or decreased from time to time. However, the Bank will impose the Actual Management Fee based on utilised credit limit.

(iv) Actual Management Fee (Ujrah)

Management Fee	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.	Management Fee for Cash Advance
	Balance Transfer	Balance Transfer rates are based on the on-going promotion. Tiered Management Fee of 15% to 18% per annum will be levied on the overdue or outstanding amount not paid in full.	

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

- (v) Rebate (Ibra')  
The Bank has the right to grant rebate (ibra') based on management fees if there is no retail transaction performed. The rebate will be calculated based on the difference between Fixed Management Fee and Actual Management Fee of the statement date.
- (vi) As the Principal Cardholder, you are liable to all transactions incurred by the Supplementary Cardholders.
- (vii) Payment Allocation  
Payment received will be allocated to settle profit or fee and the outstanding balances in the statement with priority on those attracting higher interest.

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

- (i) Annual Fee  
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
Public Islamic Bank Visa Platinum	RM333.00	RM150.00
Public Islamic Bank Platinum Mastercard	RM333.00	RM150.00
Public Islamic Bank Visa Gold	RM150.00	RM100.00
Public Islamic Bank Gold Mastercard	RM150.00	RM100.00

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

(iv) Over Limit Fee

RM50.00 per statement\*

*\*Exclude Annual Fee/other fees imposed by Bank, Late Charges, Stand-in processing and Auto-debit transactions*

(v) 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.

(vi) Sales Draft Retrieval Fee

RM15.00 per set

RM5.00 per duplicate set

(vii) 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)

(viii) Additional Statement Request Fee

RM5.00 per request

(ix) Lost or Theft Card Replacement Penalty

RM50.00 per Card

(x) 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 (retail transactions and cash advance only) 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 Islamic Bank Berhad has the right to set-off all or any accounts maintained with the Bank, Public Bank and/or Public Bank's 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 24 months depending on type of balance transfer or flexi payment plans as different plans has different lock-in period.

**7. What are the major risks?**

You should notify Public Bank / Public Islamic 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 payment, the management fee amount and the time taken to settle the full amount will increase. Consider your payment capacity when charging the credit card. The management fees imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your payment track record. If you use your credit card to make payment for other financing, it may cost you more.

If you have problems paying for your credit card balances, contact Public Bank / Public Islamic Bank early to discuss payment 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 / Public Islamic 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 / Public Islamic Bank at :

**PB Card Services  
Public Bank Berhad  
146 Jalan Ampang  
50450 Kuala Lumpur  
Malaysia.  
Tel : 603-2176 8000  
: 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 / Public Islamic Bank branches and the [www.bankinginfo.com.my](http://www.bankinginfo.com.my) website.

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

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

If your query or complaint is not satisfactorily resolved by Public Bank / Public Islamic 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 PAYMENTS ON YOUR CREDIT CARD BALANCES.**

The information provided in this disclosure sheet is valid as at 1 October 2020.

**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.**