

**PB Privileges at Plaza Premium Lounge in Malaysia (“Programme”)
Terms and Conditions**

Programme Period

1. The Campaign is valid from 1 January to 31 December 2020 (“**Programme Period**”).
2. The Campaign is open to selected principal and supplementary Public Bank / Public Islamic Bank Credit Cardmembers (“**Eligible Cardmembers**”) as follows:
 - PB Visa Infinite Credit Cardmembers
 - PB World Mastercard Credit Cardmembers
 - PB Visa Signature Credit Cardmembers
 - Public Islamic Bank Visa Platinum Credit Cardmembers
 - Public Islamic Bank Platinum Mastercard Credit Cardmembers
3. The following person are excluded from participating in this Programme:
 - 3.1 Eligible Cardmembers whose accounts have been suspended, cancelled or terminated during Programme Period.

Programme Mechanics

4. Eligible Cardmembers may enjoy complimentary access to participating Plaza Premium Lounge (“**the Service Provider**”) in Malaysia during Programme Period.
5. Allocated complimentary access during Programme Period for the Eligible Credit Cards are as follows:

Eligible Credit Card	Number of Allocated Complimentary Access during Programme Period
PB Visa Infinite	3
PB World Mastercard	3
PB Visa Signature	2
Public Islamic Bank Visa Platinum	2
Public Islamic Bank Platinum Mastercard	2

6. Complimentary access is non-cumulative for Eligible Cardmembers who are holding more than one (1) principal Eligible Credit Card. Total complimentary access will be based on the allocation for the highest Eligible Credit Card level.
7. Complimentary access for supplementary Eligible Cardmembers will be based on allocation of its principal and the complimentary access allocated is shared between the principal and supplementary Eligible Cardmembers.

8. For avoidance of doubt, examples of scenarios are illustrated as follows:

No	Scenario	Total Complimentary Access during Programme Period
1	Eligible Cardmember holding: <ul style="list-style-type: none"> • PB Visa Infinite • PB World Mastercard • PB Visa Signature 	3 complimentary access
2	Eligible Cardmember holding: <ul style="list-style-type: none"> • PB Visa Infinite • PB World Mastercard 	3 complimentary access
3	Eligible Cardmember holding: <ul style="list-style-type: none"> • PB Visa Infinite and/or PB World Mastercard • Public Islamic Bank Visa Platinum and/or Public Islamic Bank Platinum MasterCard 	3 complimentary access
4	Eligible Cardmember holding: <ul style="list-style-type: none"> • Public Islamic Bank Visa Platinum • Public Islamic Bank Platinum Mastercard 	2 complimentary access
5	Eligible Cardmember holding: <ul style="list-style-type: none"> • PB Visa Signature • Public Islamic Bank Visa Platinum and/or Public Islamic Bank Mastercard Platinum 	2 complimentary access
6	Eligible Cardmember holding: <ul style="list-style-type: none"> • PB Visa Infinite • PB World Mastercard <p><u>AND</u> has supplementary cardmember(s)</p>	3 complimentary access (shared between principal and supplementary)
7	Eligible Cardmember holding: <ul style="list-style-type: none"> • PB Visa Signature • Public Islamic Bank Visa Platinum • Public Islamic Bank Platinum Mastercard <p><u>AND</u> has supplementary cardmember(s)</p>	2 complimentary access (shared between principal and supplementary)

9. Each Eligible Cardmember is entitled for the complimentary access of up to two (2) times per day and each complimentary access is valid for up to three (3) hours. Any subsequent visits or any visits exceeding the 3-hour limit will be subjected to applicable charges by the Service Provider.

10. Acceptance of admission by the Service Provider does not represent the actual remaining complimentary access to-date, or the lack thereof. Eligible Cardmembers are responsible to keep track of their usage of complimentary access.

11. 25% off the walk-in rate will be charged to the Eligible Cardmember's Eligible Credit Card account per exceeded access.
12. Eligible Cardmember's admission to a participating lounge is subject to the presentation of Eligible Credit Card and boarding pass upon arrival at the participating lounge and availability of space in the lounge as determined by the Service Provider.
13. The Service Provider reserves the right to refuse entry to the Eligible Cardmember in the event of any non-valid details of the Eligible Credit Card or boarding pass.
14. For admission, the lounge staff will authenticate the Eligible Credit Card on an e-slip terminal and Eligible Cardmember is required to sign on the e-slip. A copy of the e-slip will be retained by the Service Provider and the client copy of the e-slip will be given to the Eligible Cardmember.
15. Complimentary access can only be utilized by the Eligible Cardmembers and cannot be transferred to the Eligible Cardmembers' accompanying guest(s). Guest(s) of Eligible Cardmembers may enjoy 25% off the walk-in rate at the participating lounges and payment must be made using any Public Bank / Public Islamic Bank Credit / Debit Card.
16. Participating lounges are as follows:
 - (i) Kuala Lumpur International Airport (KLIA)
 - Plaza Premium Lounge, International Departures
 - Flight Club, International Departure
 - (ii) Kuala Lumpur International Airport (klia2)
 - Plaza Premium Lounge, Gateway@klia2 (next to Aerotel)
 - Plaza Premium Lounge, Gate L, International Departure (Airside)
 - Plaza Premium Lounge/Wellness Spa, Level 2, International Departure (Airside)
 - (iii) Langkawi International Airport
 - Plaza Premium Lounge (departure hall)
 - (iv) Penang International Airport
 - Plaza Premium Lounge, International Departure
 - Plaza Premium Lounge, Domestic Departure
 - (v) Kuching International Airport
 - Plaza Premium Lounge, Domestic Departure (near Gate 6)
 - (vi) Kota Kinabalu International Airport
 - Plaza Premium Lounge, International Departure (near Gate B3)
 - Plaza Premium Lounge, Domestic Departure (near Gate A10)
17. Complimentary access is provided on an "as is" basis and is subject to what is provided by the Service Provider or is available at the participating lounges at the time of the visit.
18. Complimentary access is not transferable and cannot be exchanged for cash, credit or in kind.
19. The Bank does not guarantee or warrant the quality of or the services performed by the Service Provider and shall not be liable for any deficiency, delay or imperfection of such services or for

any mishaps, injuries or accidents that may occur in the course of redemption or usage of the complimentary access for this Programme.

20. Complimentary access does not include any accessories or items that are shown in any marketing and/or communication materials, as they are for illustration purposes only.
21. Eligible Cardmember agrees that he/she will defend and indemnify and hold the Bank harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including legal fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of the complimentary access by the Eligible Cardmember or any accompanying guests(s) of the Eligible Cardmember.
22. The Bank will not be liable to the Eligible Cardmember for any disputes between the Eligible Cardmember and the Service Provider on matters such as admission into the participating lounges, provision and use of facilities in the participating lounges, any charges for subsequent visit or visits over the 3-hour limit or charges for the accompanying guest of the Eligible Cardmember.
23. By participating in the Programme, Eligible Cardmembers agree to be bound by the terms and conditions of Plaza Premium Lounge Malaysia Sdn Bhd.
24. During the Programme Period, the Eligible Credit Card MUST NOT be invalid, delinquent or closed within the Bank's definition, otherwise they will be disqualified from participating in, or receiving the complimentary access under this Programme.

General Terms and Conditions

25. The Bank reserves the right to change, amend, delete or add on to these Terms and Conditions from time to time with at least twenty one (21) calendar days prior notice which notice of such change, amendment, deletion or addition shall be published on the Bank's website www.pbebank.com.
26. Any questions or queries on the Programme, must be referred to PB Card Services & Support at 03-2176 8000.
27. By participating in this Programme, the Eligible Cardmember :
 - a) shall be deemed to have read, understood and agreed to be bound by these Terms and Conditions stated herein. The decision of the Bank shall be final, binding and conclusive. No correspondence, disputes and appeals will be entertained;
 - b) agrees and consents that information regarding him/her can be processed, collected, used and stored by the Bank for the purpose of this Campaign;
 - c) agrees that the decision of the Bank will be final, binding and conclusive and that no appeal, correspondence, queries or protests will be entertained; and
28. The Bank reserves the right to cancel, terminate or suspend the Programme. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Programme shall not entitle the Eligible Cardmember to any claim or compensation against the Bank for any and all loss or damage suffered or incurred by the Eligible Cardmember as a direct and indirect result of the act of cancellation, termination or suspension.

29. The Bank shall not be liable, whether direct or consequential, for any loss and damage or whatsoever suffered by the Eligible Cardmember caused directly or indirectly, in whole or in part, from his/her participation in the Programme as a result of any act or omission on the part of the Bank.

30. The Terms and Conditions herein are in addition to and without prejudice to the Terms and Conditions stated in the Cardmember Agreement applicable to the Eligible Cardmember's Card Account. In the event of any inconsistency between these Terms and Conditions and the said Agreement, these Terms and Conditions shall prevail in so far as they apply to the PB Privileges at Plaza Premium Lounge in Malaysia Programme.