

## Terms & Conditions

### **“Stay Home, Shop Online & Be Rewarded with PB Visa Credit Card” Promotion PB Promotion for Credit Cardmembers**

1. The “Stay Home, Shop Online & Be Rewarded with PB Visa Credit Card” Promotion is valid from 8 June to 7 August 2021 (both dates inclusive) (the “Promotion Period”) and this Promotion is offered jointly by Public Bank Berhad and Public Islamic Bank Berhad (“the Bank”).
2. This Promotion is open to all new and existing Public Bank Berhad and Public Islamic Bank Berhad Principal Visa Credit Cardmembers and Principal Visa Co-Branded Credit Cardmembers (hereinafter referred to as “principal credit cardmember”) during the Promotion Period including employees of the Public Bank Group, Public Bank Subsidiaries, Public Bank’s advertising agencies and their immediate families.
3. All new and existing Public Bank Debit Cardmembers are not entitled to participate in this Promotion.
4. To participate in this Promotion, a **principal Visa credit cardmember** is required to register his participation via a ONE (1) time Short Message Service (SMS) during the Promotion Period and send to **66300** in the following manner:-
  - Key in “**PBCB<space>16-digit Principal Visa Credit Card number**” and send to **66300**  
(For example, PBCB 4553123412341234)

**Any SMS registration with a Supplementary Credit Card number shall not be accepted and shall be void.**
5. A principal credit cardmember with multiple credit cards is required to register only one principal credit card number and thereafter, the amounts charged on all other credit cards and the supplementary card(s) shall be automatically tracked for the purpose of tabulation of the Qualifying Online Transactions.
6. The principal credit cardmember is responsible to ensure that the SMS details are complete, accurate and sent during the Promotion Period. Proof of SMS sent does not constitute a confirmation of receipt by the Bank.

7. A principal credit cardmember who successfully registers for the Promotion will receive a SMS confirmation from the Bank (“the Participant”). The standard normal telecommunication operator charges apply for each SMS registration and shall be fully borne by the Participant.
8. In the event the SMS is incomplete/ invalid, an outgoing SMS will be sent to the principal credit cardmember, at no cost, to inform him to re-register via SMS.
9. The Bank will not be held responsible and reserves the absolute discretion to disqualify any registration from a supplementary cardmember, any duplicate entries, incomplete/ inaccurate SMS, late entries, error messages, unsuccessful registration due to network failure and/ or interruption experienced by a telecommunication operator or for any reason whatsoever as the Bank may in its absolute discretion deem fit.
10. If the date and time of a successful SMS registration or transaction date and time captured in the Bank’s system differs or a dispute arises as to when the registration took place, the Bank’s system date and time shall prevail.
11. After the successful SMS registration, the Participant is required to use any of his/ her credit cards in the following manner to qualify for the Cash Back payment under this Promotion:-

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The Participant must spend his credit card for a minimum of (2) two times in a month with a minimum of RM100 in a single transaction each time for Qualifying Online Transactions in any one participating month, during Promotion Period, beginning the 8 of June 2021, to qualify for the following Cash Back payment.

Spending Criteria in a month	Cash Back payment per Participant per month on a <b>first-come, first-served basis</b>  (RM)	Maximum Cash Back payment per Participant per month on a <b>first-come, first-served basis</b>  (RM)
≥ 2X	10	25
≥ 5X	25	

12. The Bank will pay a maximum Cash Back payment of RM50,000 each participating month during the Promotion Period. The Cash Back payment per month is as follows:-

Participating Months	Participating Months Dates	Monthly Cash Back Allocation (RM)
Month 1	8 June - 7 July 2021	50,000
Month 2	8 July - 7 August 2021	50,000
Total		100,000

13. The maximum Cash Back payment will not exceed RM25 each participating month per Participant on a **first-come, first-served** basis.

Note:-

(1) “Qualified Online Transactions” shall include all local online spending and overseas online spending and new Zero Interest Instalment Plan (ZIIP) full purchase amount (not monthly instalment) and **excludes e-wallet transactions, flexipay, balance transfer, auto-debit, recurring payments, payments for utilities, direct marketing, insurance premiums, government related payments, payment via www.pbekbank.com and ATM, cash advance/ cash withdrawal, quasi cash, casino transaction, interest payments, late payment fees, finance charges, management fee, annual fees, reversals, payment to charity(ies) and any form of service/ miscellaneous fees.**

(2) Qualified Online Transactions made by a Supplementary Cardmember shall be aggregated with the Participant’s and the total eligible Cash Back payment will only be credited into the Participant’s credit card account.

14. The Cash Back payment earned by the Participant shall be tracked in the following manner:-

SMS Received in a Month		
	M1	M2
Qualifying Online Transaction in each Tracking Month		
M1	✓	✓
M2	-	✓

Note: M = Month

For example,  
 A Participant successfully registered via SMS on Month 1 of the Promotion Period will have his/ her Qualifying Online Transactions being tracked for the Month 1, and thereafter till the end of the Promotion Period.

15. The tracking of Qualified Online Transactions shall be based on transaction dates.

16. Split Qualified Online Transactions are disallowed and shall be disqualified.
17. The Participant who participate for this Promotion during the Promotion Period will not be eligible for other PB Credit Card/ PIB Credit Card -i Usage Offers. All transactions made by Participant who participate for this Promotion during the Promotion Period will be excluded from other ongoing PB Credit Card/ PIB Credit Card -i Usage Offers.
18. The Cash Back payment will be credited only into the Participant's principal credit card account registered under this Promotion within 4-8 weeks after the end of each tracking month and shall be reflected in the Participant's credit card statement, itemised under "Stay Home, Shop Online & Be Rewarded with PB Visa Credit Card – Month 1 to Month 2".
19. In the event that after the Cash Back payment is credited into the Participant's credit card account, there is a reversal of entry made on any one of the Qualifying Online Transactions, the Participant is required to reimburse the Bank the entire Cash Back payment credited into his account.
20. The Cash Back payment is non-exchangeable for up-front cash or kind.
21. The Cash Back payment will be in addition to the Cash MegaBonus rewards/ Reward Points/ Cash Back due to the Participant, if any.

### **General Terms and Conditions**

1. By registering for this Promotion as per item 4 herein and participating in the Promotion, the Participant shall be deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein. The decision of the Bank shall be final, binding and conclusive. No correspondence, disputes and appeals will be entertained. The Bank further reserves the exclusive right to change, amend, delete or add on to these Terms and Conditions from time to time with at least twenty one (21) days prior notice at [www.pbebank.com](http://www.pbebank.com) website.
2. Any questions or queries on the Promotion, must be referred to PB Card Services & Support at 03-2176 8000.
3. The Bank shall not be liable for any direct or consequential loss and damage or whatsoever suffered by the Participant, whether caused directly or indirectly, in whole or in part, from their participation in the Promotion or as a result of any act or omission on the part of the Bank.

4. 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 Participant'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 "Stay Home, Shop Online & Be Rewarded with PB Visa Credit Card" Promotion.
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