

BALANCE TRANSFER AT THE **LOWEST** RATES NOW!

Valid till
30 June 2016



PB BALANCE TRANSFER **MORE SAVINGS & FLEXIBILITY**

- **NO** processing fee
- **NO** other banks' statements
- **MORE** Savings & **MORE** Flexibility

• Interest/Management Fee savings are calculated based on normal finance charge/management fee of 18% p.a. with 5% minimum monthly payment and amount transferred of RM3,000 for plan A and RM6,000 for plan B, C and D compared to ONE-TIME upfront interest/management fee of respective Balance Transfer plan • Fixed monthly repayment/payment amount based on selected tenure • Maximum transfer amount: up to 80% of available approved credit limit • Tiered interest rates/management fee of 15% to 18% p.a. will be levied on the overdue or outstanding amount not paid in full. After the credit scheme duration, the standard tiered interest rates/management fee of 15% to 18% p.a. is applicable • Early exit penalty of RM100 will be charged if Cardmember terminates or discontinues with the programme prior to the expiry date of tenure. (Public Bank Credit Cards only) • Other Terms & Conditions apply

PB Balance Transfer Application Form / Borang Permohonan Pindahan Baki PB

Plan/ Pelan	Minimum Transfer Amount Per Bank/ Amaun Pindahan Minimum Setiap Bank	Tenure/Tempoh Month/Bulan	ONE-TIME Upfront Interest Charge/Management Fee Caj Faedah/Fi Pengurusan Pendahuluan SEKALI	PB BALANCE TRANSFER SAVINGS
A	RM500 to RM5,999.99	6	1%	RM189.72
B	RM6,000 and above	6	0%	RM439.44
C	RM1,000	12	2.5%	RM642.16
D	RM3,000	24	5%	RM884.98

Terms & Conditions apply / Tertakluk pada Terma dan Syarat.

You can transfer from more than 1 Bank / Anda boleh membuat pindahan lebih daripada 1 Bank.

Please do not mail or email the form if you have faxed / Jangan poskan atau emel borang ini jika anda telah faks

PB/PUBLIC ISLAMIC BANK CREDIT CARDMEMBER DETAILS / BUTIR-BUTIR AHLI KAD KREDIT PB/PUBLIC ISLAMIC BANK

Name / Nama : _____

(as per embossed name on the Credit Card / seperti nama yang tertera pada cetakan timbul Kad Kredit)

NRIC No. / No. K.P. : _____

Mobile Tel No. / No. Tel Bimbit : _____

House Tel No. / No. Tel Rumah : _____

PB/Public Islamic Bank Credit Card No. / No. Kad Kredit PB/Public Islamic Bank :

_____ - _____ - _____ - _____

E-mail / E-mel : _____

Expiry Date / Tarikh Luput:

____ / ____
MM / BB YY / TT

Please transfer the outstanding balance of my Credit Card / Sila pindahkan baki tertunggak Kad Kredit saya di:

Bank / Bank	*Plan / Pelan	Card No. / No. Kad	Expiry Date / Tarikh Luput	Transfer Amount (RM) / Amaun Pindahan (RM)
		_____ - _____ - _____ - _____	____ / ____ MM / BB YY / TT	_____
		_____ - _____ - _____ - _____	____ / ____ MM / BB YY / TT	_____
		_____ - _____ - _____ - _____	____ / ____ MM / BB YY / TT	_____
		_____ - _____ - _____ - _____	____ / ____ MM / BB YY / TT	_____

*Please refer to the Minimum Transfer Amount Per Bank as per above table for the ONE-TIME Upfront Interest Charge/Management Fee. Subject to available approved credit limit / *Sila rujuk kepada Amaun Pindahan Minimum Setiap Bank seperti jadual di atas untuk Caj Faedah/Fi Pengurusan Pendahuluan **SEKALI**. Tertakluk kepada had kredit yang diluluskan

Total / Jumlah

DECLARATION & AGREEMENT / PERAKUAN DAN PERSETUJUAN

I hereby authorise PB Card Services to proceed with the transfer of my outstanding Credit Card balance specified to my PB/Public Islamic Bank Visa / PB/Public Islamic Bank MasterCard Card Account. I confirm that this transfer executed by PB Card Services is based on my instructions and has no implication whatsoever on my existing relationship with the specified card issuer. I have read and understood the contents herein and agree and undertake to be bound by these Terms and Conditions governing the PB BALANCE TRANSFER services.

Saya dengan ini membenarkan Pusat Perkhidmatan Kad PB untuk memindahkan baki tertunggak Kad Kredit saya seperti yang dinyatakan ke Akaun Kad Visa PB/Public Islamic Bank / MasterCard PB/Public Islamic Bank saya. Saya bersetuju bahawa pindahan yang dibuat oleh Pusat Perkhidmatan Kad PB adalah atas arahan saya dan tidak mempunyai apa-apa implikasi ke atas hubungan saya dengan pengeluar kad yang berkaitan. Saya telah membaca dan memahami kandungan ini dan bersetuju untuk terikat dengan Terma dan Syarat yang terkandung dalam perkhidmatan PINDAHAN BAKI PB.

Signature / Tandatangan

Date / Tarikh

(Signature must correspond with the specimen signature of the Card Account / Tandatangan mestilah sama dengan contoh tandatangan pada Akaun Kad)

Please mail to / Sila hantar ke: Public Bank Berhad, Perkhidmatan Kad PB, Tingkat 10, Menara Public Bank, 146, Jalan Ampang, Peti Surat 11722, 50754 Kuala Lumpur Tel / Tel: 03-2176 8000. You may also Email: custsvc@publicbank.com.my or Fax: 03-2163 9400 / Anda juga boleh melalui Emel: custsvc@publicbank.com.my atau Faks: 03-2163 9400.

PB BALANCE TRANSFER XV - Terms and Conditions

1. The Balance Transfer will commence from 1 January to 30 June 2016.
2. The Balance Transfer offers credit scheme duration of **6,12 & 24** months from the date account is debited.

Examples of a 6-month credit scheme duration: If a Cardmember's first application for Balance Transfer is approved by Public Bank Berhad/Public Islamic Bank Berhad (the "Bank") on 16 March 2016, the credit scheme duration for this first transfer is 6 months from 16 March 2016, ending on 15 September 2016. If the same Cardmember applies for a second transfer who is approved by the Bank on 16 April 2016, the credit scheme duration for this transfer is 6 months from 16 April 2016, ending 15 October 2016.

3. All Principal PB/Public Islamic Bank Visa and PB/Public Islamic Bank MasterCard Credit Cardmembers may utilise the Balance Transfer Programme (the "Programme"). Cardmember may apply to transfer outstanding balances from his/her Credit Card accounts with other financial institutions (the "Outstanding Balance") to any Credit Card/Credit Card-i account held in their name and issued by the Bank.
4. Applications for the programme are subjected to the Bank's prior approval and the Terms and Conditions contained herein. The Bank reserves the right to approve or reject any application and determine the Outstanding Balance allowed to be transferred (the "Approved Balance") at its absolute discretion.
5. Card Account status must be current and available credit must be sufficient to enable execution of transfer. More than one transfer may be requested at any one time within the promotion period. Each request may consist of more than one transfer from other financial institutions and the total transfer amount for each request must comply with Clause 8.
6. All requests for Balance Transfer will be executed subject to Clause 6. For transfers to be made on or before the statement due date of the account to be transferred, your request must reach us at least 10 days prior to the statement due date. PB Card Services will not be responsible for any charges that may be imposed by the other issuer(s) due to transfer delays.
7. Subject to the available approved credit limit in the Cardmember's Credit Card/Credit Card-i account(s), the Cardmember must transfer a minimum of **RM500** per bank / financial institution for a **6-month** instalment plan, a minimum of **RM1,000** per bank / financial institution for a **12-month** instalment plan, or a minimum of **RM3,000** per bank / financial institution for a **24-month** instalment plan. All transfer amounts are up to a maximum of 80% of the total available approved credit limit.
8. The Approved Balance will form part of the total available approved credit limit for all of the Cardmember's PB/Public Islamic Bank Credit Card account(s), including his Supplementary Credit Card account(s). There will be no increase in the available approved credit limit whether equivalent to the Approved Balance or otherwise. The Approved Balance will reduce the available approved credit limit of the Cardmember's account accordingly.
9. The repayment/payment quantum will be **6, 12 & 24** equal monthly instalments.
10. The Cardmember will have to make full payment for the monthly instalment amount debited to the PB/Public Islamic Bank Credit Card account. If the minimum payment is not paid by the Due Date, the standard late charges of 1.0% of the total outstanding balance as at statement date or a minimum of RM10, whichever is higher (capped to a maximum of RM100) will be chargeable on the unpaid minimum payment. Payment received will be allocated to pay off Balance Transfer transactions in accordance to the transaction date. i.e. the earlier transfer will be paid off first.
11. **Plan A:** Minimum transfer amount per bank is **RM500 to RM5,999.99**. An interest charge/management fee of **1%** for **6-month** instalment plan on the Approved Transfer Amount will be charged upfront upon the posting date of approved balance transaction. **Plan B:** Minimum transfer amount per bank is **RM6,000 and above**. No interest/management fee will be chargeable on the Approved Transfer Amount, **0%** for **6-month** instalment plan. **Plan C & D:** Minimum transfer amount per bank is **RM1,000 and RM3,000**. An interest charge/management fee of **2.5%** for **12-month** instalment plan and **5%** for **24-month** instalment plan on the Approved Transfer Amount will be charged upfront upon the posting date of approved balance transaction. The standard tiered interest rates/management fee of 15% - 18%p.a. will be levied on the overdue amount or outstanding monthly instalment not paid in full. After the credit scheme duration, the standard tiered interest rates/management fee of 15% - 18%p.a. will be applicable.
12. Cash MegaBonus/Hibah Performance Bonus/Loyalty points will not be applicable with this facility.
13. The full amount of the upfront interest/management fee will be debited into Cardmember's Credit Card account in the first month together with the first monthly instalment upon the posting date of approved balance.
14. **Early Settlement Penalty of RM100** will be charged if the Cardmember terminates or discontinues the programme by making full payment for the Approved Balance or such outstanding thereof prior to the expiry date of the credit scheme duration. (Public Bank Credit Cards only).
15. In the event that the Cardmember who participated in this programme instructs the Bank to cancel his/her existing PB Credit Card account or his/her existing PB Credit Card account terminated by the Bank due to any reason as stated in the Card Agreement, an Early Exit Penalty of RM100 will be charged on the Cardmember's account. The Cardmember is liable to settle in full all the outstanding balance and fees and charges imposed by the Bank upon closure of the account in accordance with the Card Agreement. (Public Bank Credit Cards only)
16. A notification will be sent to the Cardmember if the application for Balance Transfer is declined. If application is approved, the Bank will make payment of the Approved Balance to the Cardmember's Credit Card/Credit Card-i account with the other financial institution in such manner as the Bank deems fit.
17. Until payment of the Approved Balance is made by the Bank to the other financial institution, the Cardmember shall continue to be liable to make payment under his/her Credit Card account with the other financial institution in accordance with the terms of payment of the other financial institution and the Bank shall not be liable for any interest/management fee and other fee charges on any overdue payment or any other charges incurred by the Cardmember as a result of the Cardmember's and/or the Bank's failure or delay in making payment of the Approved Balance to the other financial institution.