

Terms & Conditions

“Spend Now 4 More Cash Back” Promotion **PB Promotion for Credit Cardmembers**

1. The “Spend Now 4 More Cash Back” Promotion is valid from 2 July 2018 to 31 December 2018 (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 Credit Cardmembers and Principal Co-Branded Credit Cardmembers (hereinafter referred to as “principal credit cardmember”) during the Promotion Period including employees of the Public Bank, 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 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 Credit Card number**” and send to **66300**
(e.g. PBCB 4553123412341234)

Any SMS registration with a Supplementary Credit Card number shall not be accepted and shall be void.
5. The principal credit cardmember with multiple credit card 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 Retail 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 telco 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 telco 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 principal credit cards in the following manner to qualify for the Cash Back payment under this Promotion:-

Spend Now 4 More Cash Back

The Participant must spend his principal credit card for a minimum of 3X in a week with minimum RM60 in a single receipt each time for Qualifying Retail Transactions in any one participating week, during Promotion Period, beginning the 2 of July 2018, to qualify for the following Cash Back payment.

| Spending Criteria in a week | Cash Back payment per Participant per week on a first -come- first-serve basis (RM) | Maximum Cash Back payment per Participant per week on a first -come- first-serve basis (RM) | Maximum Cash Back payment per Participant during the Promotion Period on a first -come- first-serve basis (RM) |
|-----------------------------|---|---|--|
| >= 3X | 15 | 50 | 1,300 |
| >= 5X | 25 | | |
| >= 8X | 50 | | |

12. The Bank will pay a maximum Cash Back payment of RM30,000 each participating week during the Promotion Period. The Cash Back payment per week is as follows:-

| Participating Weeks | Participating Weeks Dates | Weekly Cash Back Allocation (RM) |
|---------------------|---------------------------|----------------------------------|
| Week 1 | 2 Jul - 8 Jul 2018 | 30,000 |
| Week 2 | 9 Jul - 15 Jul 2018 | 30,000 |
| Week 3 | 16 Jul - 22 Jul 2018 | 30,000 |
| Week 4 | 23 Jul - 29 Jul 2018 | 30,000 |
| Week 5 | 30 Jul - 5 Aug 2018 | 30,000 |
| Week 6 | 6 Aug - 12 Aug 2018 | 30,000 |
| Week 7 | 13 Aug - 19 Aug 2018 | 30,000 |
| Week 8 | 20 Aug - 26 Aug 2018 | 30,000 |
| Week 9 | 27 Aug - 2 Sept 2018 | 30,000 |
| Week 10 | 3 Sept - 9 Sept 2018 | 30,000 |
| Week 11 | 10 Sept - 16 Sept 2018 | 30,000 |
| Week 12 | 17 Sept - 23 Sept 2018 | 30,000 |
| Week 13 | 24 Sept - 30 Sept 2018 | 30,000 |
| Week 14 | 1 Oct - 7 Oct 2018 | 30,000 |
| Week 15 | 8 Oct - 14 Oct 2018 | 30,000 |
| Week 16 | 15 Oct - 21 Oct 2018 | 30,000 |
| Week 17 | 22 Oct - 28 Oct 2018 | 30,000 |
| Week 18 | 29 Oct - 4 Nov 2018 | 30,000 |
| Week 19 | 5 Nov - 11 Nov 2018 | 30,000 |
| Week 20 | 12 Nov - 18 Nov 2018 | 30,000 |
| Week 21 | 19 Nov - 25 Nov 2018 | 30,000 |
| Week 22 | 26 Nov - 2 Dec 2018 | 30,000 |
| Week 23 | 3 Dec - 9 Dec 2018 | 30,000 |
| Week 24 | 10 Dec - 16 Dec 2018 | 30,000 |
| Week 25 | 17 Dec - 23 Dec 2018 | 30,000 |
| Week 26 | 24 Dec - 31 Dec 2018 | 30,000 |
| Total | | 780,000 |

| SMS Received in a Week | | | | | | | | | | | | | |
|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | W14 | W15 | W16 | W17 | W18 | W19 | W20 | W21 | W22 | W23 | W24 | W25 | W26 |
| | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Qualifying Retail Transaction in each Tracking Week | | | | | | | | | | | | | |
| W14 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| W15 | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| W16 | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| W17 | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| W18 | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| W19 | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| W20 | - | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| W21 | - | - | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| W22 | - | - | - | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ |
| W23 | - | - | - | - | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ |
| W24 | - | - | - | - | - | - | - | - | - | - | ✓ | ✓ | ✓ |
| W25 | - | - | - | - | - | - | - | - | - | - | - | ✓ | ✓ |
| W26 | - | - | - | - | - | - | - | - | - | - | - | - | ✓ |

Note: W = Week

For example,

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

15. The tracking of Qualified Retail Transactions shall be based on transaction dates.
16. Split Qualified Retail Transactions are disallowed and shall be disqualified.
17. The Cash Back payment will be credited only into the Participant's principal credit card account registered under this Promotion within 2 - 4 weeks after the end of each tracking month and shall be reflected in the Participant's credit card statement, itemised under "Spend Now 4 More Cash Back – Week 1 to 26".
18. 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 Retail Transactions, the Participant is required to reimburse the Bank the entire Cash Back payment credited into his account.
19. The Cash Back payment is non-exchangeable for up-front cash or kind.
20. The Cash Back payment will be in addition to the Cash Mega Bonus rewards and/or the Reward Points payable/ 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 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 "Spend Now 4 More Cash Back" Promotion.
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Terma Dan Syarat

Promosi “Spend Now 4 More Cash Back”

Promosi PB untuk Ahli-ahli Kad Kredit

1. Promosi “Spend Now 4 More Cash Back” ini sah mulai 2 Julai 2018 hingga 31 Disember 2018 (termasuk kedua-dua tarikh) (“Tempoh Promosi”) dan Promosi ini ditawarkan secara bersama oleh Public Bank Berhad dan Public Islamic Bank Berhad (“Bank”).
2. Promosi ini terbuka kepada semua Ahli Kad Kredit Utama dan Ahli Kad Kredit Jenama Bersama Utama Public Bank Berhad dan Public Islamic Bank Berhad yang baharu dan sedia ada (selepas ini dirujuk sebagai “ahli kad kredit utama”) semasa Tempoh Promosi termasuk kakitangan Public Bank, Subsidiari-subsidiari Public Bank, agensi pengiklanan Public Bank dan keluarga terdekat masing-masing.
3. Semua Ahli Kad Debit Public Bank baharu dan sedia ada tidak layak untuk mengambil bahagian dalam Promosi ini.
4. Untuk mengambil bahagian dalam Promosi ini, **ahli kad kredit utama** perlu mendaftarkan penyertaannya melalui SATU (1) kali Khidmat Pesanan Ringkas (SMS) semasa Tempoh Promosi dan hantar ke **66300** seperti yang berikut:-
 - Tekan “**PBCB<jarak>nombor Kad Kredit Utama 16 digit**” dan hantar ke **66300**
(misalnya PBCB 4553123412341234)

Pendaftaran melalui SMS menggunakan nombor Kad Kredit Tambahan tidak akan diterima dan adalah terbatal.
5. Sekiranya ahli kad kredit utama mempunyai beberapa kad kredit, beliau perlu mendaftarkan hanya satu nombor kad kredit utamanya dan selepas itu, amaun yang dicaj ke atas semua kad kredit dan kad tambahan yang lain secara automatik akan dikesan bagi tujuan pengiraan Urus niaga Runcit yang Layak.
6. Ahli kad kredit utama bertanggungjawab untuk memastikan bahawa butir-butir SMS adalah lengkap, tepat dan dihantar semasa Tempoh Promosi. Bukti penghantaran SMS bukanlah merupakan pengesahan penerimaan oleh Bank.

7. Ahli kad kredit utama yang berjaya mendaftar untuk Promosi ini akan menerima pengesahan SMS daripada Bank (“Peserta”). Caj pengendali telco biasa yang standard dikenakan ke atas setiap pendaftaran SMS dan akan dibayar sepenuhnya oleh Peserta.
8. Sekiranya SMS tersebut tidak lengkap/ tidak sah, SMS yang telah dihantar itu akan dihantar kepada ahli kad kredit utama PB, secara percuma, untuk memaklumkan kepada beliau untuk mendaftar semula melalui SMS.
9. Bank tidak boleh dipertanggungjawabkan dan mempunyai hak mutlak untuk tidak melayakkan mana-mana pendaftaran daripada ahli kad tambahan, penyertaan serupa yang dihantar dua kali, SMS yang tidak lengkap/ tidak tepat, penyertaan yang lewat, mesej yang silap, pendaftaran yang tidak berjaya disebabkan oleh kegagalan sistem dan/ atau gangguan yang dialami oleh pengendali telco atau atas apa jua sebab yang Bank anggap wajar menurut budi bicara mutlakunya.
10. Sekiranya tarikh dan waktu pendaftaran SMS yang berjaya dibuat atau tarikh dan waktu urus niaga yang dirakam dalam sistem Bank berbeza, atau timbulnya pertikaian mengenai bila pendaftaran dibuat, tarikh dan waktu dalam sistem Bank akan diterima pakai.
11. Selepas pendaftaran SMS berjaya dibuat, Peserta perlu menggunakan mana-mana kad kredit utamanya dengan cara berikut untuk layak bagi bayaran Balik Tunai di bawah Promosi ini:-

Spend Now 4 More Cash Back

Peserta mesti menggunakan kad kredit utamanya minimum 3X dalam seminggu dengan berbelanja sebanyak RM60 dalam setiap satu resit tunggal untuk Urus niaga Runcit yang Layak pada minggu berkenaan, semasa Tempoh Promosi, mulai 2 Julai 2018, untuk layak mendapatkan bayaran Balik Tunai yang berikut:

| Kriteria perbelanjaan dalam minggu | Bayaran Balik Tunai untuk setiap Peserta dalam minggu atas dasar siapa cepat dia dapat (RM) | Bayaran Balik Tunai maksimum untuk setiap Peserta dalam minggu atas dasar siapa cepat dia dapat (RM) | Bayaran Balik Tunai maksimum untuk setiap Peserta semasa Tempoh Promosi atas dasar siapa cepat dia dapat (RM) |
|------------------------------------|--|---|--|
| >= 3X | 15 | 50 | 1,300 |
| >= 5X | 25 | | |
| >= 8X | 50 | | |

12. Bank akan membayar bayaran Balik Tunai maksimum sebanyak RM30,000 pada setiap minggu berkenaan semasa berlangsungnya Tempoh Promosi. Bayaran Balik Tunai setiap minggu adalah seperti yang berikut:-

| Minggu berlangsungnya Promosi | Tarikh Minggu berlangsungnya Promosi | Peruntukan Pulangan Tunai Mingguan (RM) |
|-------------------------------|--------------------------------------|---|
| Minggu 1 | 2 Jul - 8 Jul 2018 | 30,000 |
| Minggu 2 | 9 Jul - 15 Jul 2018 | 30,000 |
| Minggu 3 | 16 Jul - 22 Jul 2018 | 30,000 |
| Minggu 4 | 23 Jul - 29 Jul 2018 | 30,000 |
| Minggu 5 | 30 Jul - 5 Ogos 2018 | 30,000 |
| Minggu 6 | 6 Ogos - 12 Ogos 2018 | 30,000 |
| Minggu 7 | 13 Ogos - 19 Ogos 2018 | 30,000 |
| Minggu 8 | 20 Ogos - 26 Ogos 2018 | 30,000 |
| Minggu 9 | 27 Ogos - 2 Sept 2018 | 30,000 |
| Minggu 10 | 3 Sept - 9 Sept 2018 | 30,000 |
| Minggu 11 | 10 Sept - 16 Sept 2018 | 30,000 |
| Minggu 12 | 17 Sept - 23 Sept 2018 | 30,000 |
| Minggu 13 | 24 Sept - 30 Sept 2018 | 30,000 |
| Minggu 14 | 1 Okt - 7 Okt 2018 | 30,000 |
| Minggu 15 | 8 Okt - 14 Okt 2018 | 30,000 |
| Minggu 16 | 15 Okt - 21 Okt 2018 | 30,000 |
| Minggu 17 | 22 Okt - 28 Okt 2018 | 30,000 |
| Minggu 18 | 29 Okt - 4 Nov 2018 | 30,000 |
| Minggu 19 | 5 Nov - 11 Nov 2018 | 30,000 |
| Minggu 20 | 12 Nov - 18 Nov 2018 | 30,000 |
| Minggu 21 | 19 Nov - 25 Nov 2018 | 30,000 |
| Minggu 22 | 26 Nov - 2 Dis 2018 | 30,000 |
| Minggu 23 | 3 Dis - 9 Dis 2018 | 30,000 |
| Minggu 24 | 10 Dis – 16 Dis 2018 | 30,000 |
| Minggu 25 | 17 Dis - 23 Dis 2018 | 30,000 |
| Minggu 26 | 24 Dis - 31 Dis 2018 | 30,000 |
| Jumlah | | 780,000 |

| SMS Yang Diterima Dalam Seminggu | | | | | | | | | | | | | |
|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | M14 | M15 | M16 | M17 | M18 | M19 | M20 | M21 | M22 | M23 | M24 | M25 | M26 |
| | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Urus niaga Runcit yang Layak dalam Setiap Minggu yang Dikesan | | | | | | | | | | | | | |
| M14 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| M15 | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| M16 | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| M17 | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| M18 | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| M19 | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| M20 | - | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| M21 | - | - | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| M22 | - | - | - | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ | ✓ |
| M23 | - | - | - | - | - | - | - | - | - | ✓ | ✓ | ✓ | ✓ |
| M24 | - | - | - | - | - | - | - | - | - | - | ✓ | ✓ | ✓ |
| M25 | - | - | - | - | - | - | - | - | - | - | - | ✓ | ✓ |
| M26 | - | - | - | - | - | - | - | - | - | - | - | - | ✓ |

Nota: M = Minggu

Misalnya,

Urus niaga Runcit yang Layak bagi seorang Peserta yang berjaya mendaftar melalui SMS pada Minggu 1 dalam Tempoh Promosi akan dikesan untuk Minggu 1, dan selepas itu sehingga akhir Tempoh Promosi.

15. Urus niaga Runcit yang Layak akan dikesan berdasarkan tarikh urus niaga.
16. Urus niaga Runcit yang Layak yang berasingan adalah tidak dibenarkan dan tidak layak.
17. Pembayaran Balik Tunai akan dikreditkan ke dalam akaun kad kredit utama Peserta sahaja yang didaftarkan di bawah Promosi ini dalam tempoh 2 – 4 minggu selepas setiap akhir bulan ia dikesan dan akan ditunjukkan dalam penyata kad kredit Peserta, diperincikan di bawah “Spend Now 4 More Cash Back – Minggu 1 hingga 26”.
18. Sekiranya selepas pembayaran Balik Tunai dikreditkan ke dalam akaun kad kredit Peserta, terdapat masukan berbalik dibuat pada Urus niaga Runcit yang Layak, Peserta perlu membayar balik kepada Bank keseluruhan pembayaran Balik Tunai yang dikreditkan ke dalam akaunnya.

19. Pembayaran Balik Tunai tidak boleh ditukar untuk pendahuluan tunai dan barang.
20. Pembayaran Balik Tunai adalah tambahan kepada ganjaran Bonus Mega Tunai dan/atau Mata Ganjaran yang belum dibayar/ terhutang kepada Peserta, jika ada.

Terma dan Syarat Am

1. Dengan mendaftar bagi Promosi ini mengikut Perkara 4 di dalam ini dan mengambil bahagian dalam Promosi ini, Peserta dianggap telah membaca, memahami dan bersetuju untuk mematuhi Terma dan Syarat yang dinyatakan di dalam ini. Keputusan Bank adalah terakhir, mengikat dan konklusif. Tiada surat-menyurat, pertikaian dan rayuan akan dilayani. Bank seterusnya mempunyai hak eksklusif untuk menukar, meminda, memotong atau menambah Terma dan Syarat dari semasa ke semasa dengan memberi notis awal sekurang-kurangnya dua puluh satu (21) melalui dalam laman web Bank melalui www.pbebank.com.
2. Apa-apa soalan atau pertanyaan mengenai Promosi ini mestilah dirujuk kepada Perkhidmatan Kad PB & Sokongan di 03-2176 8000.
3. Bank tidak boleh dipertanggungjawabkan, sama ada secara langsung atau berikutan daripadanya, atas apa-apa kerugian dan ganti rugi atau apa juga pun yang dialami oleh Ahli Kad yang Layak, secara langsung atau tidak langsung, sepenuhnya atau sebahagiannya, berikutan penyertaan mereka dalam Promosi ini daripada apa-apa tindakan atau apa yang tertinggal oleh Bank.
4. Terma dan Syarat di dalam ini adalah tambahan dan tanpa prejudis kepada Terma dan Syarat yang dinyatakan di dalam Perjanjian Ahli Kad yang diterima pakai bagi Akaun Kad Peserta. Sekiranya terdapat pertikaian antara Terma dan Syarat ini dengan Perjanjian tersebut, Terma dan Syarat ini akan diterima pakai setakat mana ia berkaitan dengan Promosi “Spend Now 4 More Cash Back”.