

Dining & Groceries Cash Back with PB Mastercard Credit Card Terms and Conditions

1. This Campaign is valid from 15 June to 31 August 2022 ("the Campaign Period").
2. This Campaign is open to all Public Bank Mastercard Credit Cardmembers including employees of any company in the Public Bank Group, PB Subsidiaries, PB's advertising agencies and their immediate families ("PB Mastercard Cardmembers").
3. All new and existing Public Islamic Bank Mastercard Credit Cardmembers and Public Bank Debit Cardmembers are not entitled to participate in this Campaign.
4. To participate in this Campaign, a principal PB Mastercard Credit Card Cardmember is required to register his / her participation via ONE (1) time Short Message Service (SMS) during the Campaign Period and send to 66300 in following manner:
 - Key in "**PBMC<space>16-digit Principal PB Mastercard Credit Card number**" and send to **66300** (e.g., PBMC 5379123412341234)
 - Any SMS registration with a Supplementary Credit Card number shall not be accepted and shall be void.
5. A principal PB Mastercard Credit Card 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 Transactions.

Note: -
"Qualified Transactions" shall include all transactions on Dining (MCC: 5812 / 5813 / 5814) and Groceries (MCC: 5411 / 5422) by using PB Mastercard Credit Card and excludes the transactions that earn Cash Back / Cash Rebate under other on-going Cash Back / Cash Rebate Campaign, recurring payments, payments for utilities, direct marketing, insurance premiums, government related payments, payment via www.pbekbank.com and ATM, cash advance / cash withdrawal, forex transaction, quasi cash, casino transactions, interest payments, annual fees, reversals, payment to charity (ies) any form of service and / or miscellaneous fees.
6. The principal PB Mastercard Credit Card Cardmember is responsible to ensure that the SMS details are complete, accurate and sent during the Campaign Period. Proof of SMS sent does not constitute a confirmation of receipt by the Bank.
7. The principal PB Mastercard Credit Card Cardmember who successfully registers for the Campaign will receive a SMS confirmation from the Bank ("the Participant"). A 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 PB Mastercard Credit Card Cardmember, at no cost, to inform him / her to re-register via SMS.
9. The Bank will not be held responsible and reserves the absolute discretion to disqualify any registration from duplicate entries, incomplete/inaccurate SMS, late entries, error message, 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 spend his / her PB Mastercard Credit Card for an accumulative of RM1,500 in a month for Qualifying Dining & Groceries Transactions during Campaign Period to qualify for the following Cash Back payment:

Accumulative spending on Dining (MCC: 5812 / 5813 / 5814) and Groceries (MCC: 5411 / 5422) in a Month (RM)	Cash Back payment per Participant per month on a first-come, first-served basis (RM)	Maximum Cash Back payment per Participant per month on a first-come, first-served basis (RM)
≥1,500	30	80
≥3,000	80	

12. Total of RM100,000 Cash Back is available during the Campaign period. The Cash Back payout per month is as follows: -

Participating Month	Campaign Period	Cash Back Allocation (RM)
Month 1	15 to 30 June 2022	20,000
Month 2	1 to 31 July 2022	40,000
Month 3	1 to 31 August 2022	40,000
Total		100,000

13. Cash Back payment is capped at RM80 per Cardmember per month based on first-come, first-served basis and shall be tracked in the following manner:

SMS Received in a Month

	Month 1	Month 2	Month 3
	Qualifying Dining & Groceries Transactions in each Tracking Month		
Month 1	√	√	√
Month 2	-	√	√
Month 3	-	-	√

e.g., The Principal PB Mastercard Credit Card Cardmember successfully registered via SMS on Month 1 of the Campaign Period will have his / her Qualifying Dining & Groceries Transactions tracked for the Month 1, and thereafter till the end of the Campaign Period.

14. The Cash Back payment will be credited into the Cardmembers Account within 5-8 weeks after the end of the Campaign Period and shall be reflected in the Cardmembers card statement itemised as "**Dining & Groceries Cash Back with PB Mastercard Credit Card**".
15. In the event that after the Cash Back payment is credited into the Cardmembers card account there is a reversal of entry made, Cardmember is required to reimburse the Bank the Cash Back payment credited into his/her account.
16. The Cash Back payment is non-transferable to any 3rd party and is non-exchangeable for up-front cash or kind.
17. The Cash Back payment will be in addition to the Cash Mega Bonus rewards and/or the Rewards Points payable/due to Cardmember, if any.
18. The Bank's records of the transactions will be final and conclusive.

General Terms and Conditions

1. By participating in this Campaign, the PB Mastercard Credit Cardmembers shall be deemed to have read, understood and agrees to be bound by the Terms and Conditions stated herein. The Bank's decisions on all matters relating to the Campaign 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 at least twenty one (21) days prior notice which notice will be placed at www.pbebank.com website.
2. Should you have any questions or queries on the Campaign, please contact PB Card Services & Support at 03-2176 8000.
3. The Bank shall not be liable, whether direct or consequential, for any loss and damage or whatsoever suffered by the Participant, caused directly or indirectly, in whole or in part, from their participation in the Campaign 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 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 **"Dining & Groceries Cash Back with PB Mastercard Credit Card"** Campaign.

END
