

**PB Visa Direct RM10 Service Fee Waiver
("Campaign")**

Terms and Conditions

Campaign Period

1. The campaign is valid from 15 April until 31 December 2021 (**"Campaign Period"**).

Eligibility

2. The Campaign is open to Public Bank / Public Islamic Bank retail customers i.e. Savings Account/-i, Current Account/-i, Credit Card/ Credit Card-i and Debit Card customers with active PBe Online Banking account (**"Eligible Customers"**).

RM10 Service Fee Waiver

3. All PB Visa Direct transactions performed by Eligible Customers are entitled to RM10 Service Fee Waiver.

General Terms & Conditions

4. 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.
5. By participating in this Campaign, the Eligible Customer :
 - 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
 - d) agrees and consents that the Bank, as the case may be, may use his/her registered contact number for marketing purposes within the Bank.
6. The Bank reserves the right to cancel, terminate or suspend the Campaign. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Campaign shall not entitle the Eligible Customer to any claim or compensation against the Bank for any and all loss or damage suffered or incurred by the Eligible Customer as a direct and indirect result of the act of cancellation, termination or suspension.
 7. The Bank shall not be liable, whether direct or consequential, for any loss and damage or whatsoever suffered by the Eligible Customer caused directly or indirectly, in whole or in part, from his/her participation in the Campaign as a result of any act or omission on the part of the Bank.
 8. The Terms and Conditions herein are in addition to and without prejudice to the Terms and Conditions Governing Savings Account/-i, Terms and Conditions Governing Current Account/-i and Terms and Conditions stated in the Cardmember Agreement applicable to the Eligible Customers Account and/or Credit Card/ Credit Card-i and/or Debit Card Account. In the event of any inconsistency between these Terms and Conditions and the said accounts' Terms and Condition and/or Agreement, these Terms and Conditions shall prevail in so far as they apply to the "PB Visa Direct RM10 Service Fee Waiver".

END