

**PB Visa Privileges @ Dine and Save with PB Visa Cards
Terms and Conditions (T&Cs)**

1. The Promotion is valid from now to 30 June 2024 unless stated otherwise (the “Promotion Period”).
2. This Promotion is open to all Public Bank (PB) Visa Credit and Debit Cardmembers (“PB Cardmembers”) ONLY.
3. PB Cardmembers can Dine and Save 20% OFF on total bill at selected restaurants (“Participating Restaurants”) in Hong Kong, India, Indonesia, Japan, Malaysia, Philippines, Singapore, Korea, Taiwan, Thailand and Vietnam (dine-in ONLY).
4. There is no restriction on the number of visits that can be made by a Cardmember to each Participating Restaurant during the Promotion Period for a Dining Offer, provided that for each visit, the Cardmember will be able to enjoy the Dining Offer only once.
5. The Dining Offers cannot be exchanged for cash or other services, products or discounts.
6. The Dining Offers are non-transferrable and cannot be used in conjunction with other discounts or promotions happening at the same time. The Dining Offers may not be valid on blackout dates indicated by Participating Restaurants. Please check directly with the Participating Restaurants for any blackout dates they may have.
7. The terms and conditions of each Participating Restaurant for the Dining Offers may vary.
8. The Participating Restaurants are solely responsible for the Dining Offers, including but not limited to the fulfillment thereof. Details of the Dining Offers as shown above are based on information provided by the Participating Restaurants. Public Bank and/or Visa makes no express or implied warranty or representation in relation to any information on the Dining Offers, including but not limited to the accuracy or completeness thereof. Please contact the relevant Participating Restaurant directly to confirm availability and validity of Dining Offers, enquire on the terms and conditions or other details of the Dining Offers, or for any other enquiries.
9. For the avoidance of doubt, the Participating Restaurants are the sole providers of all goods and/or services under this offer. Accordingly, the Cardmember understands, acknowledges and agrees that a procurement by him/her of any goods and/or services under a Dining Offer shall constitute a contract solely between the relevant Participating Restaurant and him/her. Public Bank and/or Visa are not, and will not become, a party to such contract.
10. By utilizing or attempting to utilize any of the goods and services under a Dining Offer, the Cardmember understands, acknowledges and agrees that:
 - Any claim, complaint or dispute of any nature arising out of or in relation to the procurement, or attempted procurement by the Cardmember of any goods and/or services under a Dining Offer (each a “Claim”) shall be settled by the Cardmember directly with

the Participating Restaurant, and the Cardmember shall not make any Claim against Public Bank and/or Visa.

- Without prejudice to the foregoing, and to the fullest extent permitted by law, Public Bank and/or Visa shall not be liable to any Cardmember or any other person for any loss, damage, expenses or claim (whether direct or indirect) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the usage or attempted usage of a Dining Offer or goods and/or services provided under a Dining Offer.

11. For list of participating restaurants, please visit the links below:

- **Hong Kong:** <https://alliancesgalore.com/Visa/Dining/Hong-Kong-Dining-Offers.pdf>
- **India:** <https://alliancesgalore.com/Visa/Dining/India-Dining-Offers.pdf>
- **Indonesia:** <https://alliancesgalore.com/Visa/Dining/Indonesia-Dining-Offers.pdf>
- **Japan:** <https://alliancesgalore.com/Visa/Dining/Japan-Dining-Offers.pdf>
- **Malaysia:** <https://alliancesgalore.com/Visa/Dining/Malaysia-Dining-Offers.pdf>
- **Philippines:** <https://alliancesgalore.com/Visa/Dining/Philippines-Dining-Offers.pdf>
- **Singapore:** <https://alliancesgalore.com/Visa/Dining/Singapore-Dining-Offers.pdf>
- **Korea:** <https://alliancesgalore.com/Visa/Dining/South-Korea-Dining-Offers.pdf>
- **Taiwan:** <https://alliancesgalore.com/Visa/Dining/Taiwan-Dining-Offers.pdf>
- **Thailand:** <https://alliancesgalore.com/Visa/Dining/Thailand-Dining-Offers.pdf>
- **Vietnam:** <https://alliancesgalore.com/Visa/Dining/Vietnam-Dining-Offers.pdf>

12. All payments must be made through PB Visa Credit and Debit Cards during the stipulated Promotion Period.

General Terms and Conditions

1. By participating in this Promotion, the PB Cardmembers shall be deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein. The Bank's decisions on all matters relating to the Promotion 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 which will be placed at www.pbebank.com website.
 2. The Bank makes no representation or warranties and accepts no liability or responsibility relating to the offer or the quality and suitability for use, of any item(s) purchased during the Promotion Period.
 3. The Bank's prevailing Terms and Conditions governing the use of the PB Visa Credit and Debit Cards shall continue to apply in addition to the Terms and Conditions herein.
 4. Should you have any questions or queries on the Promotion, please contact PB Card Services & Support at 03-2170 8000.
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