

---

## *PB Credit Sure*

Protect your credit card outstanding balance and balance transfer facility with PB Credit Sure

### **What is PB Credit Sure?**

- This plan takes care of your total credit card outstanding balances in the event of Death, Temporary Total Disability, Permanent Total Disability, or upon diagnosis of any one of the 36 Critical Illnesses covered under the plan.
- Covers up to RM100,000 for Death or Permanent Disability, and 5% of Total Outstanding Balances up to maximum of 20 months in the event of Temporary Total Disability for each Classic and Gold principal card member.
- Covers up to RM300,000 for Death or Permanent Total Disability, and 5% of Total Outstanding Balances up to a maximum of 20 months in the event of Temporary Total Disability for each Platinum principal card member.
- Enjoy immediate coverage upon acceptance until your next statement date, when premium will be charged.
- Card members aged between 18 to 59 years with good health are eligible to apply.
- The plan is renewable up to 64 years old.
- You may also choose to protect your balance transfer facilities with PB Credit Sure.

### **How does it work?**

- Enjoy the coverage for as little as RM0.65 for every outstanding balance of RM100 per month.
- For example: This month's outstanding balance = RM1000  
You only pay = RM6.50
- Premium will be auto-debited into your credit card account every month.
- Total outstanding balances also include Zero Interest Payment Plan and Flexi Payment

### **What doesn't PB Credit Sure cover?**

Benefits will not be payable as a result of:

- Death from suicide within **twelve (12)** months from the Insured Card Member's effective date of insurance stated in the Certificate of Insurance, or
- Death or disability, directly or indirectly, due to any illness or injury for which the Insured Card Member has taken any treatment or advice within **twelve (12)** months prior to the effective date of insurance stated in the Certificate of Insurance, or
- Death or disability, directly or indirectly, due to any illness occurring within **thirty (30)** days from effective date of insurance stated in the Certificate of Insurance.
- Critical illness or disability occasioned or contributed to by war, or hostilities (whether war be declared or not), or due to intentional self injury, or  
Critical illness or disability sustained whilst the Insured Card Member is under the influence of intoxicants, drugs or is suffering from insanity, or
- Critical illness or disability sustained by the Insured Card Member whilst engaged in flying for the purpose of any trade or technical operation or as a member of an aircrew or in any other aerial activities except whilst travelling as a passenger in a aircraft operating on a scheduled service, or
- Critical illness or disability due to pregnancy or any related complications arising there from, or
- Critical illness or disability resulting while sane or insane from attempted suicide.
- Critical illness diagnosed within thirty (30) days except Cancer, Heart Attack, Other Serious Coronary Artery Disease and / or Coronary Artery By-Pass Surgery occurring within the first 60 days of the Insured Card Member's effective date of insurance stated in the Certificate of Insurance, or
- Death occurs within **thirty (30)** days except Cancer, Heart Attack, Other Serious Coronary Artery Disease and / or Coronary Artery By-Pass Surgery occurring within the first 60 days of the diagnosis for Critical Illness, or
- Any critical illness which was diagnosed prior to the Insured Card Member's effective date of insurance stated in the Certificate of Insurance.

---

## *PB Credit Sure*

**The description, benefits, terms and conditions described above have been summarized and are not exhaustive. Please refer to the Certificate of Insurance for detailed benefits, limitations, terms and conditions**

### **What if I change my mind about this coverage?**

You can call ING Insurance Berhad at 1-800-181-464 to cancel your policy over the phone before certificate of insurance is issued. Alternatively, you may cancel your coverage at any time by written notice to ING Insurance Berhad.

Shield your loved ones from debt with PB Credit Sure

Sign up now and use your credit card with no worries. To find out more, please contact Public Bank's toll free line at 1-800-22-9999.

This plan is underwritten by **ING Insurance Berhad** (Bancassurance Division, 23<sup>rd</sup> Floor Menara Boustead, 71 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia) licensed under the Insurance Act 1996 and regulated by Bank Negara Malaysia to transact life and general insurance business.