

TERMS & CONDITIONS

New Supplementary Card Acquisition Campaign - RM30 Cash Back for New Supplementary Cardmembers

- 1) The promotion is valid from 22 February 2010.
- 2) The promotion is open exclusively for New Supplementary Cardmember residing in Malaysia.
- 3) New Supplementary Cardmembers will be rewarded with RM30 activation cash reward upon first usage on New Supplementary Card within 45 days from card approval date during the stipulated Promotion Period (the “Qualified Cardmembers”).
- 4) The activation rewards shall be opened to all New Supplementary Cardmembers, ie. Classic, Gold, Platinum and Co-Branded Credit Card. Employees of PB and PB’s advertising agencies and their immediate families (the “Cardmembers”) are not eligible for this activation cash rewards.
- 5) Existing PB Supplementary Credit Cardmember and customer who reapply less than 12 months after their earlier PB Credit Card cancellation are not eligible to participate in the promotion.
- 6) Eligible cardmember will be tracked on a monthly basis. Each Supplementary Credit Cardmember is entitled to enjoy only **ONE (1)** Cash Back rewards.
- 7) For multiple supplementary card applications, all cards will be eligible if issued under different supplementary cardmember.
- 8) The activation cash rewards will be credited into the PB Credit Card account of the respective cardmember after the end of each tracking month.
- 9) Retail transactions exclude casino transactions, cash advance, interest payment, late payment charges, finance charges, annual fees, reversals, payment of annual card membership fees, government-related and charity payments and utility bill payment via www.pbebank.com

General Terms & Conditions

1. By participating in this promotion, the cardmembers agree to be bound by the official Terms and Conditions stated herein, including the Bank's decisions on all the matters relating to the promotion which are final, binding and conclusive. No further correspondence will be entertained.
2. The final selection of the eligible credit cardmember will be at the absolute discretion of the Bank. The Bank's decisions on all matters relating to the Promotion, including the decisions of the Promotion judges in determining the eligible credit cardmembers will be final and binding and no further correspondence or attempts to dispute such decisions will be entertained.
3. The Bank is not liable for any misinterpretation of facts, injuries or loss of lives or valuables resulting from the activation cash reward get through the promotion. The Bank shall further not be liable, whether direct or consequential, for any loss and damage or whatsoever suffered by the Cardmembers 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 Bank shall not be responsible in any way whatsoever, in respect of technical failures of any kind, unauthorized human intervention and electronic or human error in the administration and processing of the promotions.
5. By participating in the promotions, the cardmember will be deemed to have read, understood and agree to be bound by the Official Rules and Regulations stated herein, including decisions of the Bank which are final, binding and conclusive. No correspondence, disputes and appeals will be entertained. The Bank further reserves the exclusive rights to change, amend, delete or add on to these Rules and Regulations without prior notice to the cardmember and shall become effective on such date as the Bank may determine. The cardmember agrees to be bound by such amendments.
6. The Bank reserves the right to cancel, terminate or suspend the Promotion with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Promotion shall not entitle the Cardmember to any claim or compensation against the Bank for any and all loss or damage suffered or incurred by the cardmember as a direct and indirect result of the act of cancellation, termination or suspension.