

1. Eligibility and Participation

- 1.1 All PB Executive/UTAR/TARC Card Accounts must be current and valid to be redeemed with PREMIUMPOINTS/UTAR /TARC Points for the premium gift items from the PB Redemption Treats brochure (Redemption brochure).
- 1.2 Only Principal Cardmembers can redeem the gift for the total points earned from Principal and Supplementary usage.

2. Redemption of PREMIUMPOINTS/VIP/UTAR/TARC Points

- 2.1 All PB Executive/UTAR/TARC Card Accounts must be current and valid at the time of Redemption request.
- 2.2 Cardmembers may use their accumulated PREMIUMPOINTS/UTAR/TARC Points to redeem a gift or multiple gift items from the brochure within the validity period and while stocks last.
- 2.3 The PREMIUMPOINTS/UTAR/TARC Points are valid for 3-year, based on first-in-first-out basis. PREMIUMPOINTS/UTAR/TARC Points can only be used after entry into the statement of the Cardmember.
- 2.4 Redemption request will only be processed with the authorized signature of the Principal Cardmember on the Redemption Form. Signature must correspond with the specimen signature of the Card Account.
- 2.5 Redemption request once accepted by the Bank may not be revoked, cancelled, returned or exchanged.
- 2.6 Redemption request with insufficient PREMIUMPOINTS/UTAR/TARC Points will not be executed.
- 2.7 Insufficient PREMIUMPOINTS/UTAR/TARC Points will be based on the receipt date of Redemption Form and Cardmembers will be duly notified in writing by the Bank.

3. Fulfillment of Redemption

- 3.1 Please allow 4-8 weeks for delivery of gift item/s from the date of receipt of the Redemption Form.
- 3.2 Delivery of the gift item/s shall be made to the mailing address furnished by the Cardmember in the Redemption Form.
- 3.3 No delivery will be made to any address bearing post office box or any address outside Malaysia.
- 3.4 The Cardmember understands fully and accepts that delivery will be arranged on a best-effort basis and must accept the gift item/s in whatever conditions and absolve the Bank from all responsibilities should be damaged or lost in the delivery processes. No replacement gifts will be allowed under any circumstance.
- 3.5 The Bank shall take delivery of gift item/s returned by the Cardmember at its absolute discretion but shall not be responsible for any that is lost, stolen and misdirected.

4. General

- 4.1 All accumulation of PREMIUMPOINTS/UTAR/TARC Points by Cardmembers will be treated as null or void upon cancellation of the PB Executive/UTAR/TARC Card for any reason whatsoever and regardless of whether the cancellation is effected by the Bank of the Cardmember.
- 4.2 The Bank reserves the absolute right to charge the full value of the gift item/s to the Card Account, if the Cardmember is in breach of these Terms & Conditions.
- 4.3 The Bank further reserves the sole right to revise the PREMIUMPOINTS/UTAR/TARC Points as specified in the Redemption catalogue or substitute and /or replace any of the merchandise listed at any time with any other brand and model of an equivalent retail value, if the gift item/s as advertised are not available for any reason whatsoever. All items are base on while stocks last.
- 4.4 Items accepted in good condition are strictly non-returnable and non-exchangeable. In the event of a manufacturing defect, Cardmember may contact Customer Service, PB Card Services at 03-2176 8000 or e-mail custsvc@publicbank.com.my within seven (7) days and return the item within seven (7) days after lodgement of the complaint. Product returned must be in good order (complete set) and in its original packaging.
- 4.5 The Bank disclaim any liability, obligation or duty and provides no representation or warranty in respect of any products and / or services featured in the Redemption brochure or other channels of redemption, in a particular their merchantability, quality, suitability for use, ancillary services and repairs. Cardmembers shall liaise directly with the rewards provider according to the warranty awarded. A Warranty Card will be enclosed, where applicable. Cardmembers are advisable to check the conditions of the warranty and warranty period.
- 4.6 Items are not exchangeable for other gift items or transferable for cash or credit under any circumstances or whatsoever.
- 4.7 The gift items as set out in this Redemption brochure are valid until further notification by the bank with the issuance of a new Redemption brochure. The Bank is not liable for any misinterpretation of fact, injuries or loss of lives or valuable resulting from any of the gift item/s redeemed through the Redemption brochure.
- 4.8 The Bank shall further not be liable, whether direct or consequential, for any whether direct or consequential, for any loss and damage or whatsoever suffered by Cardmember caused directly or indirectly, in whole or in part from their participation in the PREMIUMPOINTS/UTAR/TARC Points Rewards Programme or as a result of any act or omission on the part of the Bank. 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 PREMIUMPOINTS/UTAR/TARC Points Rewards Programme.
- 4.9 By participating in PREMIUMPOINTS/UTAR/TARC Points Rewards Programme, Cardmembers agree to be bound by the "Official Rules and Regulations stated herein, including decisions of the Bank which are final, binding and conclusive. No further correspondence will be entertained.
- 4.10 The Terms & Conditions herein are in addition to the Terms & Conditions in the Cardmember Agreement applicable to the Card Account and in the event of inconsistency between these Terms & Conditions and the said Agreement, these Terms and Conditions shall prevail in so far as they apply to the PREMIUMPOINTS/UTAR/TARC Points Rewards Programme.