

Travel with PB Cards 2010
Terms and Conditions

1. This promotion is applicable to all new and existing Principal and Supplementary PB Credit/ Debit Cardmembers residing in Malaysia **inclusive** employees of Public Bank, Public Bank's advertising agencies and their immediate families (the "Cardmembers").
2. The promotion is valid from 1 June to 31 August 2010 (the "Promotion Period").

Tier 1 - 10% Cash Back on Overseas Transaction

1. PB Credit/ Debit Cardmembers who spend accumulated overseas retail transaction (transaction made outside of Malaysia) amount of RM500 will enjoy 10% Cash Back on overseas spend throughout the Promotion Period.
2. Qualifying retail transactions shall **exclude** e-commerce, online purchases, flexipay, auto-debit, recurring payment (inclusive of utilities, direct marketing and insurance premium), cash advance and quasi cash.
3. The 10% Cash Back are in addition to the generic Cash Mega Bonus or Reward Points.
4. A maximum total of RM600,000 Cash Back is available throughout the Promotion Period and based on first come first served basis.
5. The tracking of Qualifying Retail Transactions shall be based on transaction dates.
6. The maximum Cash Back payout for Tier 1 is RM200 per Qualified Cardmember throughout the Promotion Period. The awarded Cash Back amount will be rounded to the nearest double digit Cash Back amount. For example, RM10.32 = RM10 and RM10.58 = RM11. The Cash Back payout will be given to the fastest Qualified Cardmember who achieved minimum accumulative overseas retail transaction amount of RM500 throughout the Promotion Period and based on first come first served basis.
7. Qualified Overseas Retail Purchases made by a Supplementary Cardmember shall be aggregated with Qualified Principal Cardmember and the total eligible Cash Back will only be credited into Qualified Principal Cardmember's account only.
8. The Cash Back will be credited into the Qualified Cardmember's Principal Credit/ Debit Card account within 4 - 8 weeks after the end of Promotion Period and shall be reflected in the Qualified Cardmember's Credit / Debit Card statement, itemised under "Travel with PB Cards - 10% Cash Back".
9. The winning Qualified Principal Cardmembers account must be current, valid and in good standing to be eligible for the Cash Back.
10. Cash back is non-transferable to any 3rd party and non-exchangeable for up-front cash or kind.
11. In the event if the Cash Back has been credited into the Qualified Cardmember's Credit/ Debit Card account and there is a reversal of entry made on the retail transaction during the Promotion Period, the Qualified Cardmember is required to

reimburse the Bank the whole amount of Cash Back awarded for the reversal entry. The Bank will charge the relevant amount into the Qualified Cardmember's Credit/ Debit Card account at any time without prior notice or assigning any reason thereof.

Tier 2 - 5% Cash Back at Duty Free Outlets in Malaysia

1. PB Credit/ Debit Cardmembers will enjoy 5% Cash Back on retail purchase made at selected Duty Free Outlets in Malaysia with Merchant Category Code (MCC): 5309 during the Promotion Period.
2. Qualifying retail transactions shall **exclude** e-commerce, online purchases, flexipay, auto-debit, recurring payment (inclusive of utilities, direct marketing and insurance premium), cash advance and quasi cash.
3. The 5% Cash Back are in addition to the generic Cash Mega Bonus or Reward Points.
4. A maximum total of RM100,000 Cash Back is available throughout the Promotion Period and based on first come first served basis.
5. The tracking of Qualifying Retail Transactions shall be based on transaction dates.
6. The maximum Cash Back payout for Tier 2 is RM100 per Qualified Cardmember throughout the Promotion Period. The awarded Cash Back amount will be rounded to the nearest double digit Cash Back amount. For example, RM10.32 = RM10 and RM10.58 = RM11.
7. Qualified Retail Purchases made by a Supplementary Cardmember shall be aggregated with Qualified Principal Cardmember and the total eligible Cash Back will only be credited into Qualified Principal Cardmember's account only.
8. The Cash Back will be credited into the Qualified Cardmember's Principal Credit/ Debit Card account within 4 - 8 weeks after the end of Promotion Period and shall be reflected in the Qualified Cardmember's Credit / Debit Card statement, itemised under "Travel with PB Cards - 5% Cash Back".
9. The winning Qualified Principal Cardmembers account must be current, valid and in good standing to be eligible for the Cash Back.
10. Cash back is non-transferable to any 3rd party and non-exchangeable for up-front cash or kind.
11. In the event if the Cash Back has been credited into the Qualified Cardmember's Credit / Debit Card account and there is a reversal of entry made on the retail transaction during the Promotion Period, the Qualified Cardmember is required to reimburse the Bank the whole amount of Cash Back awarded for the reversal entry. The Bank will charge the relevant amount into the Qualified Cardmember's Credit / Debit Card account at any time without prior notice or assigning any reason thereof.

MasterCard 2010 Great Singapore Sale (GSS) Sweepstakes Contest

1. The MasterCard 2010 Great Singapore Sale Sweepstakes Contest is organized by MasterCard Asia/Pacific Pte Ltd (the "MAPPL").
2. The Contest is applicable to all new and existing Principal and Supplementary PB Credit/ Debit MasterCard Cardmembers residing in Malaysia **inclusive** employees of Public Bank, Public Bank's advertising agencies and their immediate families.
3. The Contest is valid from 28 May 2010 to 25 July 2010 (the "Promotion Period").
4. PB Cardmembers who spend in Singapore during the Promotion Period will stand a chance to win the following prizes:

Prizes	Requirement
<p>Grand Prizes: Resorts World Sentosa Getaway Package worth up to SGD6,000.</p> <p>* 1 winner every week, over the Promotion Period of 8 weeks.</p>	<p>Every retail transaction made with a PB MasterCard Card (including PB Credit/ Debit MasterCard Card) in Singapore shall stand a chance in the contest draw.</p> <p><i>Note: Retail transaction made at Singapore shall include MOTO (mail order telephone order) & internet transaction with Singapore merchant; exclude cash advance, ATM withdrawal, annual fee charges, interest charges, balance transfer, recurring payment and other miscellaneous fees.</i></p>

5. Total of 8 Winners will be selected during the Promotion Period. Each Winner will be selected from transaction made in each tracking week as following:
 - 1st week : 28 May - 3 June 2010
 - 2nd week : 4 June - 10 June 2010
 - 3rd week : 11 June - 17 June 2010
 - 4th week : 18 June - 24 June 2010
 - 5th week : 25 June - 1 July 2010
 - 6th week : 2 July - 8 July 2010
 - 7th week : 9 July - 15 July 2010
 - 8th week : 16 July - 25 July 2010
6. The shortlisted Winners will be contacted by telephone or writing by the MAPPL/ the Bank.
7. The contest draw will be conducted by the MAPPL on 13 August 2010. Winners will be announced on 16 August 2010 or within 21 days following the determination of all winners under the draw (whichever is the later) in The Straits Times in Singapore.
8. The Winner's card accounts must be current, valid and in good standing to be eligible for the Grand prizes.
9. Selection of the Winners is at the sole discretion of the MAPPL and the Bank.

10. By participating in this Contest, PB Cardmembers agree to be bound by the official Terms and Conditions stated herein, including decisions of the MAPPL and the Bank which are final, binding and conclusive. No further correspondence will be entertained.
 11. MAPPL and the Bank reserves the right to change, amend, delete or add to any of these Terms and Conditions without prior notice to the Cardmembers hereby agree to be bound by these amendments.
 12. MAPPL and the Bank reserves the right to publish or display information of the winning Cardmembers for promotional purpose.
 13. Prizes are non-transferable or exchangeable for cash and/or other gifts.
 14. MAPPL and the Bank reserve the right to substitute any of the gift with another of an equivalent retail value without giving prior notice to Cardmembers.
 15. MAPPL and the Bank shall not be responsible or liable for any claims, loss or damage whatsoever, resulting from or in connection with this promotion or the free gifts allocated through this promotion.
 16. MAPPL and the Bank make no representation or warranties, nor accept any liability or responsibility relating to the gifts of the promotion, in particular their quality and suitability for use, or the benefits.
 17. MAPPL and the Bank reserves the right to change, amends, deletes or add to any of these Terms and Conditions without prior notice to the Cardmembers. Cardmembers duly agree to be bound by such amendments.
 18. The Bank's prevailing Terms and Conditions apply in addition to the Terms and Conditions herein.
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