

PRODUCT DISCLOSURE SHEET

Public Bank Berhad

(Read this Product Disclosure Sheet before you decide to take up the PB Visa Commercial Card. Be sure to also read the general terms and conditions.)

PB Visa Commercial Card

1. What is this product about?

This is a Visa Commercial Card, with a line of credit granted by Public Bank Berhad to Company and where any amount of the credit utilised by Company has not been settled in full on or before a specified date, the unsettled amount will be subject to finance charges and late payment charges.

2. What do I get from this product?

(i) Automatic Travel Insurance

FREE Automatic Travel Insurance of up to RM1 million when the full travel arrangements is charged to your Card. You can even claim for inconvenience due to Luggage Delay, Luggage Loss, Flight Delay, Missed Connecting Flight, Trip Cancellations and Repatriation expenses.

Card Type	Automatic Travel Insurance Coverage (RM)
PB Visa Commercial Card	Up to RM1,000,000 per annum

(ii) Corporate Liability Waiver Insurance

Corporate Liability Waiver Insurance coverage up to USD 25,000 per cardmember per annum subject to a maximum of USD 1.65 Mil per company per annum. It protect against eligible losses that might incurred in the event of card misuse.

(iii) Credit limit

Visa Commercial Card

Minimum

RM30,000

3. What are my obligations?

(i) Monthly repayment

Company must settled in full on or before a specified date.

(ii) Finance charges and late payment charges

The finance charges 18% p.a. is applicable to the outstanding balances arising from retail transactions. Balances accrued from Cash Advance will be charged finance charge at 18% p.a.

(iii) Late Payment Charges

Late payment charges of RM 25-00 levied on companies were not settled full amount on / before due date of every month.

4. What are the fees and charges I have to pay?

(i) Annual Fee

Full first year annual fee waiver.

Card	Annual Fee
PB Visa Commercial Card	RM 150-00

(ii) Service Tax

With effect from 1 January 2010, there will be service tax imposed on commercial card as follows :

A) RM50 per annum on the Visa Commercial Card

The service tax will be collected on the date the card is issued, on the completion of each year or on the date of renewal of the card. This means that the abovementioned service tax shall be levied on new commercial card issued effective from 1 January 2010. For existing commercial cards issued before 1 January 2010, the service tax shall be levied upon anniversary of card issuance.

(iii) Over Limit Fee

Not applicable

(iv) Overseas Transactions Conversion Fee

Transactions made in foreign currency will be converted to Ringgit Malaysia using US\$ as the base currency on the date it is received and/or processed at the conversion rate as may be determined by Visa International at its absolute discretion. In addition, you will also have to pay administration cost of 1.25% of the converted Ringgit Malaysia amount for the conversion of the transactions made in foreign currency. The exchange may differ from the rate in effect on the date of the transaction due to market fluctuations. Such rate imposed shall be final and conclusive and the Cardmember shall bear all exchange risks, losses, commission and other bank charges which may thereby be incurred.

(v) Sales Draft Retrieval Fee - RM15-00 per request

(vi) Lost or Theft Card Replacement Fee

1st Card : RM 50-00

2nd Card: RM 100-00

3rd Card: RM 150-00

5. What if I fail to fulfill my obligations?

(i) Late Payment Fee

Failure to make the Full Payment by the Due Date, a further charge of RM 25-00, shall be debited to the Card Account.

(ii) Right to Set-Off

Public Bank Berhad has the right to set-off any credit balance in your account maintained with Public Bank against any outstanding balance in this commercial card account.

(iii) Liability for Unauthorised Transactions

In the event of card loss/theft, your maximum liability for unauthorised transactions is limited to RM250-00, provided that you have not acted fraudulently or have not failed to inform us of your credit card as soon as reasonably practicable after having found that your credit card is lost or stolen. If investigation discloses that you are involved in the incurring of any unauthorised charges, you shall be liable for all the unauthorised charges incurred, including financial charges, whether before or after the Bank's receipt of such confirmation. It is expressly agreed that the Bank is not under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.

6. What are the major risks?

You should notify Public Bank immediately after having found that your commercial card is lost or stolen. For stolen or lost card, call 03-2176 8000.

The finance charges and late payment charges imposed on the outstanding balance for this commercial card. If you have problems paying for your credit card balances, contact Public Bank early to discuss repayment alternatives.

7. What do I need to do if there are changes to my contact details?

It is important that you inform Public Bank in writing of any change in your contact details to ensure that all correspondences reach you in a timely manner.

You may contact Public Bank at :

PB Card Services
Public Bank Berhad
146 Jalan Ampang
50450 Kuala Lumpur
Malaysia.
Tel : 603-2176 8066
Fax : 603-2164 7960
Email : commprd@publicbank.com.my

8. Where can I get further information?

If you have any enquiries, please contact Public Bank at :

PB Card Services
Public Bank Berhad
146 Jalan Ampang
50450 Kuala Lumpur
Malaysia.
Tel : 603-2176 8066
Fax : 603-2164 7960
Email : commprd@publicbank.com.my
Website : www.pbebank.com

**IMPORTANT NOTE : LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS
ON YOUR COMMERCIAL CARD BALANCES.**