

**TERMS AND CONDITIONS**  
**PB COOL REWARDS CAMPAIGN**

1. The PB Cool Rewards Contest shall begin on 1 July 2009 and expire on 31 December 2009.
2. The contest is open exclusively to PB Debit Cardmembers (PB Visa Electron, PB UTAR Debit, PB TARC Debit and PB ING Debit) residing in Malaysia, excluding employees of the Public Bank Group, its advertising agencies, their immediate families or any other persons connected with the administration of the contest. The contest is open to both existing and new Debit Cardmembers.
3. Principal and Supplementary Card Accounts must be current, valid and in good standing to be eligible for the contest and prizes.
4. This 6-month contest offers :
  - 4.1 Cool Reward
    - 300 Cardmembers x RM20 x 6 Months
    - The first 3 transaction swipes from 1 July 2009 to 31 December 2009 will automatically be eligible for RM20 cash reward with no minimum amount per transaction required.
    - The first 300 cardmembers each month will win the Cool reward. If the cardmember has more than one PB Debit Card product which eligible for the cash reward, only one card will be entitle for the Cool Reward.
    - Eligible customer will be tracked on a monthly basis. Each customer is entitled to win only one (1) Cool Reward Prize throughout the 6-month promotion period.
    - The cash of RM20 will be credited into the PB Debit Card account of the respective cardmembers upon first 3 transaction swipes.
    - Cash reward shall be accorded to new and inactive\* Debit Cardmember that meet the eligibility requirement.
5. If a Cardmember is selected several times in the process, only the first selected entry will be chosen while the others will be invalidated.

*\*No transaction since card approved.*

6. Supplementary PB Debit cardmembers are not entitled or eligible to be awarded the Prizes. Therefore any and all Prizes won by Supplementary PB Debit cardmembers will be accorded to the Principal PB Debit cardmembers.
7. All winners will be notified by mail.
8. The Bank reserves the right to substitute any of the Prizes with that of similar value at any time without prior notice. Winners are not allowed to exchange their Cash Prize(s) for any other Prize(s) offered in this Contest.
9. All the prize winners may be required to attend a Prize Presentation Ceremony at PB Card Services, Menara Public Bank, 146 Jalan Ampang, Kuala Lumpur and be involved in the publicity relating to the contest. The Bank reserves the exclusive right to publish or display the names and photographs of the winners for advertising and publicity purposes. Cardmembers are to pay for their own expenses to attend the ceremony.
10. The final selection of the winners will be at the discretion of the Bank. The Bank's decisions on all matters relating to the Contest, including the decisions of the Contest judges in determining the Prize-winners will be final and binding and no further correspondence or attempts to dispute such decisions will be entertained.
11. Cash withdrawals, mail order, government-related payments and utility bills payment via [www.pbebank.com](http://www.pbebank.com), PB Telebanking and ATM and other similar transactions are excluded from the contest.
12. The Bank is not liable for any misinterpretation of facts, injuries or loss of lives or valuables resulting from the prizes won through the contests. 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 contests or as a result of any act or omission on the part of the Bank.
13. The Bank shall not be responsible in any way whatsoever, in respect of technical failures of any kind, unauthorised human intervention and electronic or human error in the administration and processing of the contests.

14. To the fullest extent permitted by law, in no event will the Bank or any of its officer, servants, employees, representatives and/or agents (including without limitation, any third party service providers that the Bank may engage for purposes of the Contest) be liable for any loss or damages (including without limitation loss of income, profits or goodwill or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Contest and/or the Prizes, even if the Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
15. By participating in the contests, 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.
16. The Bank reserves the right to cancel, terminate or suspend the Contest with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Contest shall not entitle the Participant to any claim or compensation against the Bank for any and all loss or damage suffered or incurred by the participant as a direct and indirect result of the act of cancellation, termination or suspension.
17. The Rules and Regulations herein are in addition to and without prejudice to the Terms and Conditions stated in the Cardmember Agreement applicable to the Card Account. In the event of inconsistency between these Rules and Regulations and the said Agreement, these Rules and Regulations shall prevail in so far as they apply to **PB Cool Rewards Contest**.
18. In the event where there is any inconsistency, conflict, ambiguity, or discrepancy between the English version and other languages of these Terms and Conditions, the English version shall prevail.