

PB DAY2DAY VISA CARD

1. Feature

PB Day2Day Card is a 2-in-1 card which functions as a Debit Classic Card as well as an ATM Card. The Card is directly link to the Savings Account/Current Account/Basic Savings Account/Basic Current Account maintained by the cardholder.

Shop, entertain and pay for every day purchases by directly deducting the cost of the transaction from the respective Savings Account/Current Account/Basic Savings Account/Basic Current Account.

2. Fee and Charge

Type	Fee and Charges
Annual Fee	RM8-00
Card Conversion Fee (applicable for existing PB BankCard Customer Application)	FREE
Card Replacement Fee	RM12-00
Cash Withdrawals Fee	<ul style="list-style-type: none">• Via Public Bank ATM, service fee is FREE.• Via MEPS Member Bank's ATM, service fee is RM1-00 per transaction.• Via Non-MEPS Member Bank's ATM, service fee is RM10-00 per transaction.• Via Locally Incorporated Foreign Banks (LIFB) MEPS Member ATM: RM4-00 for each successful transaction (i.e. OCBC, Citibank, Standard Chartered Bank, UOB, and HSBC).• Via Islamic Foreign Banks (IFB) MEPS Member ATM: RM1-00 for each successful transaction (i.e. Al Rajhi Bank and Kuwait Finance House).
Balance Enquiry Fee	<ul style="list-style-type: none">• Via Public Bank and MEPS ATM, service fee is FREE.• Via Non-MEPS ATM, service fee is RM1-00 per transaction.
Monthly Statement Fee	<ul style="list-style-type: none">• Monthly e-Statement - FREE.• Monthly hardcopy statement upon request - RM1-00 per month.
Request of Transaction Receipt	RM15-00

3. A Smart Alternative To Cash

i. Cash Back for Petrol, Grocery and Other Retail Purchases

There are 2 types of Cash Back for PB Day2Day Card as follows:

- **Cash Back for Petrol and Grocery**
To further promote the new product during the launch, PB Day2Day Card is offering a Cash Back of 0.8% for Petrol and Grocery transactions (with a maximum cap of RM30-00 per month).

The Cash Back will be credited into the Savings Account/Current Account/Basic Savings Account/Basic Current Account on a monthly basis.
- **Cash Back for Normal Retail Purchases**
Enjoy unlimited Cash Back of up to 0.3% on other retail purchases charged to PB Day2Day Card. No maximum cap.

The Cash Back will be credited into the Savings Account/Current Account/Basic Savings Account/Basic Current Account on a monthly basis.

Note: Retail purchase exclude casino and petrol transactions, cash withdrawals, transactions at UTAR and TARC campus, government-related payments, payments to charity and utility bills payment via www.pbebank.com and ATM.

ii. Worldwide Acceptances

- PB Day2Day Card is accepted at as many as 29 million VISA merchant locations worldwide. It can be used at any merchants locally or internationally displaying the Visa logo.
- The card can also be used for retail purchases at any Malaysian merchant outlets displaying the BankCard or MEPs logo under the e-debit function.

iii. Security and No Hassle of Carrying Cash

With the latest security features of the smart chip technology on the PB Day2Day Card, the customer can pay bills, transfer money or make purchases wherever VISA is accepted. It works as good as cash minus the risk and hassle of carrying cash.

iv. Cash Access/Cash Withdrawal

- Customer can withdraw cash at all domestic and overseas ATMs with VISA/PLUS logo.
- Customer may set the daily cash withdrawal limit up to RM5,000-00 in the multiples of RM1,000-00 via Public Bank ATM.
- The new ATM cash withdrawal limit changed will only be effective on the next day.
- Cash withdrawals via Public bank ATMs is free. Cash withdrawals via MEPs Member Bank's ATM will be charged a standard service fee of RM1-00 per transaction.
- Cash withdrawals via overseas ATMs will incur a service fee of RM10-00 per transaction.

v. Retail Purchase

- PB Day2Day customer may set the default Daily Retail Purchase Limit of RM2,000-00 from RM0-00 to RM10,000-00 in multiples of RM1,000-00 based on their usage behaviour.
- Customer should set the default Daily Retail Purchase Limit in accordance to their envisaged spending pattern. For instance, if the customer intends to use the PB Day2Day Card for retail purchase for an amount exceeding RM2,000-00, the limit would have to be changed to a higher limit accordingly.
- However, should the customer intend to use the PB Day2Day Card for ATM cash withdrawals only, they should change the retail purchase limit to RM0-00. The new daily retail purchase limit changed will take effect on the following day.

vi. Monthly Statement

Free monthly E-Statement via online services for the Cardmember to keep track of their retail purchases using the PB Day2Day Card. All purchase transactions information are recorded in the monthly E-Statement. E-Statement is only available for Cardmember whose age is 18 and above.

Note: Hardcopy Monthly Statement can be made available upon request with RM1-00 monthly fee. Spending transaction will also be reflected in the savings passbook with minimal details.

vii. Interest-Earning

Credit balances will earn interest computed based on the daily balance in the Card Account. Interest Rates will follow that offered for the respective Savings products.

viii. Constant Control

Maintain a balance in the Card Account which best suits the desired lifestyle. Transfer only what is needed to the Card Account, only when it is needed. PBebank.com facilities offers banking convenience from the home or office, every day of the year! Services available include balance enquiry, statement request, fund transfer, transaction history, GIRO bill payment, mobile reload service and others.

ix. Conversion of Overseas Transactions

If the Card is used outside Malaysia, the transaction incurred will be converted to Ringgit Malaysia using USD as the base currency on the date the item is received and/or processed at such exchange rate and at such time as may be determined by Visa International at its absolute discretion.

x. Others features and benefits of the PB Day2Day Card

- No monthly finance charges
- No monthly late charges
- Works as good as a credit card

4. Other Terms

For electronic use only with no mail, telephone or over-the-counter order transactions.

IMPORTANT

For processing, please remember to enclose:

- Photostat copy of your NRIC (both sides) or Passport for Non-Malaysians (including Supplementary Applicant's).

Please note that documents are non-returnable.