

PB Day2Day Card



The one card that covers your lifestyle spending needs. It's your passport to great shopping, dining and travelling experience plus it's an ATM card. PB Day2Day Card – easy to use, readily rewards.

Satu-satunya kad yang memenuhi gaya hidup berbelanja anda. Ia memberi anda pengalaman membeli-belah, menjamu selera dan mengembara yang menyeronokkan, selain itu, ia adalah sejenis kad ATM. Kad PB Day2Day - mudah untuk digunakan, ganjaran tersedia menanti.

BENEFITS & PRIVILEGES



CARD FOR PETROL, GROCERY & OTHER RETAIL PURCHASES

- **1% Cash Back** on any amount spent on **Petrol***
- **1% Cash Back** on any amount spent on **Grocery***
- **Unlimited Cash Back of 0.3%** on any other retail purchases. No maximum Cash Back.

* Promotion is valid till 7 December 2009 / Maximum Cash Back for Petrol & Grocery is RM30 per month & will be credited into your account on monthly basis / Effective 8 December 2009, you will continue enjoy Cash Back of 0.8% on Petrol & Grocery.

Pulangan Tunai sebanyak 1% untuk Petrol and Barang-barang Runcit** / Pulangan Tunai Tanpa Had sebanyak 0.3% atas apa-apa amaun yang dibelanjakan bagi pembelian runcit / Rebat Tunai maksimum untuk Petrol dan Barang-barang Runcit ialah RM30 sebulan / Rebat Tunai amaun akan dikreditkan setiap bulan.

* Note: This brochure serves as a brief summary of the card product, its features and benefits. For actual Terms & Conditions, kindly refer to the PB Day2Day Card Cardmember Agreement published in www.pbebank.com / Nota: Risalah ini merupakan kenyataan ringkas mengenai fungsi kad dan manfaatnya. Untuk Terma dan Syarat yang sebenar, sila rujuk kepada Perjanjian Ahli Kad PB Day2Day seperti yang dilampirkan di www.pbebank.com



WORLDWIDE ACCEPTANCE

- PB Day2Day Card is accepted in as many as 29 million **VISA** merchant locations worldwide. You can also make online purchases from the convenience of your home or wherever you are.

Kad PB Day2Day diterima di 29 juta lokasi **VISA** di seluruh dunia. Anda juga boleh membuat pembelian secara dalam talian dari rumah atau di mana-mana jua anda berada.



INTERNET FRIENDLY

- Use your PB Day2Day Card to pay any bills, transfer money or make online purchases via the Internet. It is that smart!

Anda boleh membayar bil, memindahkan wang atau membuat pembelian melalui Internet.



CONVENIENCE & NO RISK OF CARRYING CASH

- It is as good as cash! A fast and easy way to pay and it reduces the risk of carrying cash. You can also pay bills, transfer money or make purchases wherever **VISA** is accepted.

Ia tidak ubah seperti tunai. Ia cara yang pantas dan mudah untuk membuat pembayaran. Ia mengurangkan risiko membawa tunai. Anda boleh membayar bil, memindahkan wang atau membuat pembelian di mana-mana tempat **VISA** diterima.



ATM CASH WITHDRAWALS**

- You can withdraw cash at all domestic and overseas ATM wherever you see the PLUS or **VISA** logo. It's absolutely convenient.

** Except at ATM of LIFB (Locally Incorporated Foreign Banks) in Malaysia.

Anda boleh mengeluarkan tunai di semua ATM tempatan dan luar negeri yang mempamerkan logo PLUS atau **VISA**. Ia sungguh mudah.

** Kecuali di ATM LIFB di Malaysia.



INTEREST EARNING

- Credit balances will earn interest on daily balance in the Savings Account. Rates may vary from time to time.

Baki kredit akan mendapat faedah yang dikira berdasarkan baki harian dalam Akaun Simpanan. Kadar mungkin berubah dari semasa ke semasa.



E-STATEMENT

- Keep track of your expenses with your online statement where you will see information such as merchant, location, transaction amount and date.

Awasi perbelanjaan anda dengan penyata dalam talian anda. Ia melampirkan maklumat seperti tempat pembelian dibuat, amaun transaksi serta tarikh.



PEACE OF MIND

- No monthly interest rates or late charges to worry about with PB Day2Day Card.

Dengan Kad PB Day2Day, anda tidak perlu risau lagi tentang kadar faedah bulanan atau caj pembayaran lewat.



LOW ELIGIBILITY AGE REQUIREMENT

- Low eligibility age requirement from 12 years old onwards for PB Day2Day Card Application.

Umur 12 tahun dan ke atas layak memohon Kad PB Day2Day. Tidak perlu pendapatan minimum.