

## PB ING DEBIT MASTERCARD PAYPASS CARD

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### 1. PayPass Feature

- Debit With PayPass, consumers can conveniently 'Tap & Go™' thereby eliminating the need to fumble for cash and coins.
- PayPass enables cardholders to conduct transactions using the card on a point-of-sale terminal rather than swiping or inserting the card.
- No signature is required. PayPass is designed to expedite transactions that are RM150-00 and below.

### 2. Qualifying Criteria

- Principal and Supplementary applicants must be at least 12 years of age.
- For applicants aged between 12 -18 years old, the form will have to be completed and signed by the applicant's parent/guardian.

### 3. Annual Fee

Principal Card	Supplementary Card
RM 24	RM 12

Full first year annual fee waiver and subsequent years annual fee waiver is based on a minimum of 12 swipes over the preceding 12 months. Subject to minimum of 1 retail transaction made in a month. Annual fee is strictly non-refundable.

### 4. A Smart Alternative To Cash

- 1% Cash Rebates for ING Insurance Premium  
There will be 1% cash rebate for ING insurance premium charged to the card.

The Cash MegaBonus earned will be credited monthly to the Card Account. There are no minimum qualifying criteria, no maximum limit and no restriction on the usage of the Cash MegaBonus.

- Unlimited Cash MegaBonus  
Every ringgit spent on retail purchase with the card will earn cash rebate of 0.5%.

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

- Interest-Earning  
Credit balances will earn interest credited monthly, computed based on the daily balance in the Debit Card Account. Rates may vary from time to time. Please check with our Customer Service at 03-2176 8000 or e-mail to custsvc@publicbank.com.my for latest interest rates applicable.
- Cash Access  
Immediate access to cash whenever the need arises at MasterCard/Cirrus ATMs worldwide. Locally, for cash withdrawals via a Public Bank ATM, the normal service fee of RM10 per transaction is waived! Withdrawals may also be conducted over-the-counter (OTC) at a PBB branch for issuance of Bankers Cheque for initial Public Offer Share Issue (IPOS) or transfer to other Deposit Account/s.

- Automatic Sweep  
For greater flexibility and to eliminate the inconvenience of any shortfall amount when transacting with the Card, the Principal cardmembers with a Personal Deposit Account i.e. Savings Account or Current Account with the Bank may sign up for the Automatic Fund Transfer Facility. It facilitates immediate online sweeping of funds from a designated Deposit Account to the Debit Card Account, up to a predetermined daily limit set by the Bank. The Card credit balance will be topped up to RM200 daily at the end of the day.
- Constant Control  
Maintain a balance in the Debit Card Account which best suits the desired lifestyle. A minimum balance of RM25 is required to be maintained in the Debit Card Account at all times. For example, for the purchase of an item worth RM75, the available balance in the Debit Card Account should not be less than RM100. PBeBank.com facilitates banking convenience anywhere, everyday. Services available include balance enquiry, fund transfer, transaction history, GIRO bill payment and others.
- Pre-Authorization Amount for Petrol Transaction at the Outdoor Pump  
Pre-authorization amount of RM200 is required for petrol transaction at the outdoor pump at petrol station but some petrol operators allow selection of amount at the pump. Pre-authorization amount will be charged to your debit card account during the fill-up. The pre-authorization amount will then be reversed and the actual filled-up amount will be charged to your debit card account once the Bank receives the actual settlement amount from the acquiring bank. Average pre-authorization holding days is 10 days.
- Monthly Statement  
A monthly statement with details of all the transactions made in the month is provided to cardmember.

## 5. Charges

- Withdrawal Fee
  - ✓ via Public Bank ATMs / Over-the-Counter at PBB Branches : Waived
  - ✓ via non-Public Bank ATMs (local or overseas) : RM10-00 for each successful transaction
- 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 MasterCard Worldwide 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.
- Card Replacement Fee  
RM10-00
- Sales Draft Retrieval Fee  
RM15-00 per request
- Additional Statement Request Fee  
RM5-00 per request
- Balance Enquiry Fee

- ✓ via Public Bank ATM : Waived
- ✓ via non-Public Bank ATM : RM2-00 per enquiry

## **6. Other Terms**

- Supplementary Card monthly card statement is combined with the Principal statement (i.e. no option for separate statement).
- For electronic use only and 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), **and**
- Photostat copy of your Work Permit/ Student Pass (for Non-Malaysian only).
- Photostat copy of your Parent's/ Guardian's NRIC (both sides) or Passport and Work Permit for Non-Malaysian Parent/ Guardian.

**Please note that documents are non-returnable.**