

MAIL ORDER PROGRAMME

- 1) This programme is valid till 31 May 2010 or while stocks last.
- 2) This programme is made exclusively to all new and existing PB Visa and MasterCard Cardmembers.
- 3) Order form will only be processed upon successful processing of purchase transaction. All purchases must be charged to the PB Credit Card. Mail Orders once accepted and processed by Public Bank assigned agency cannot be revoked, cancelled, returned or exchange.
- 4) Please allow 3 - 4 weeks for delivery of the merchandise from the date of receipt of the Order Form. The Bank shall not be held liable to the Cardmember for any delay caused by its appointed merchant and/or postal authorities.
- 5) Delivery of the merchandise shall be made to the address furnished by the Cardmember in the Order form.
- 6) Delivery will only be made against a written acknowledgement of receipt of the item and of satisfaction of its physical condition of any occupant at the address of delivery and where such address is an office address, by any member of the office. Such acknowledgement shall be deemed to be acknowledgement by the Cardmember. Goods supplied to or collected by a third party at the Cardmember's instruction are at risk of the Cardmember.
- 7) No delivery will be made to P. O. Box addresses as well as addresses outside Malaysia. The Cardmember shall be liable for all cost incurred in delivery to West and East Malaysia as indicated in the catalogue.
- 8) In any event of circumstances, Public Bank reserves the right to substitute and/or replace any of the merchandise listed at any time without prior notice. Colour/model of merchandise are subject to availability. All items are available while stocks lasts.
- 9) Merchandise accepted in good condition are strictly non-returnable and non-exchangeable. In the event of a manufacturing defect, Cardmember must return the merchandise to participating merchants within fourteen (14) days upon receipt. Merchandise must be in good order and in its original packaging.
- 10) All products listed in this programme are offered on behalf of the various merchants. The Bank shall not in any way be responsible and/or liable for the quality of products supplied/provided by respective merchants including all representation and/or warranties relating thereto.
- 11) Cardmembers have the option to pay on 6 or 12 or 18 or 24 months Zero Interest Instalment Plan (ZIIP) for purchases above RM500.00 (for single or multiple merchandise).
- 12) ZIIP is only applicable for Public Bank Visa and MasterCard Credit Card.
- 13) Upon approval of the ZIIP application, the Bank will debit the Cardmember's card account with the monthly instalment payable on a monthly basis, for duration as stipulated in the catalogue. The delivery charges will be charged in the first instalment month. These conditions are in addition to the standard ZIIP terms and conditions.
- 14) The Bank at its sole discretion will demand Cardmember to settle full outstanding amount due; under ZIIP facility if Cardmember defaults in payment in any amount

due; breaches any terms and conditions herein/Cardmember Agreement; is deceased/bankrupt; or Card Account is terminated by the Bank for any reason whatsoever.

- 15) Upon acceptance of the ZIIP, the Bank shall debit the Credit Line for the purchase price of the items which shall be charged to the Card Account of the Principal Cardmember. The transaction details will appear on the Cardmember's credit card monthly statement of account.
- 16) Participating merchants are responsible for processing the Order Form and making available the products and/or services and will be responsible for the sales and delivery (where appropriate) of the respective item(s).
- 17) The Bank reserves the right to change, amend, delete or add on to these terms and conditions without prior notice to the Cardmember and the Cardmember agrees to be bound by such amendments.
- 18) The Bank reserves the right to withdraw this programme in whole or part without prior notice at its absolute discretion.
- 19) Item(s) offered herein are subject to change and/or upgrading of product specifications and price without prior notice.
- 20) If there is a discrepancy between the Bahasa Malaysia and English version of the terms and conditions, the English version shall prevail.