

PB PLATINUM MASTERCARD CARD

FEES AND CHARGES

1. Credit Card Service Tax

With effect from 1 January 2010, there will be service tax imposed on credit card as follows:

- i. RM50 per annum on the Principal Card; and
- ii. RM25 per annum on each Supplementary Card

The service tax will be collected on the date the card is issued, on the completion of each year or on the date of renewal of the card. This means that the above mentioned service tax shall be levied on new credit card issued effective from 1 January 2010. For existing credit cards issued before 1 January 2010, the service tax shall be levied upon anniversary of card issuance.

2. Annual Fee

Card Type	Principal	Supplementary
Platinum	RM 333	RM 150

Free For Life (Principal & Supplementary Cards) - Full 1st year annual fee waiver & subsequent years annual fee waiver is based on a minimum of 12 swipes over the proceeding 12 months.

3. Finance Charge (Effective date : 1 April 2012)

Repayment Behaviour	Interest Rate
With prompt minimum repayment for 12 months within 12 consecutive months.	15% p.a of the total outstanding balance from the 13th month.
With prompt minimum repayment for 10 months and more within the last 12 consecutive months.	17% p.a of the total outstanding balance from the 13th month.
Credit cardholder who do not meet the above criteria.	18% p.a of the total outstanding balance.

Note: The tiered finance charges are only applicable to the outstanding balances arising from retail purchases. Balances accrued from Cash Advance will be charged finance charge at 18% p.a.

4. Cash Advance Fee

Public Bank Branches/ATMs	5.0%
Affiliated Banks and Financial Institutions Worldwide	5.0%

A one time cash advance fee will be charged for the amount of cash advance or a minimum of RM20. IN ADDITION, finance charge will be computed on each cash advance calculated from the date the cash is advanced until the date it is settled in full.

Enjoy immediate cash advance (100% of the available credit line) at MasterCard/Cirrus ATMs of affiliated banks and financial institutions all over the world, and through Public Bank's own network of branches and ATMs nationwide. Memorise the PIN in order for cash advance over the ATMs.

Subject to available credit balance.

5. Minimum Monthly Repayment

5% of the outstanding balance or a minimum of RM50

6. Late Payment Fees (Effective date : 1 April 2012)

Failure to make the Minimum Payment by the Due Date, a further charge of a minimum of RM10 or 1% of total outstanding balance as at statement date, whichever is higher, capped to a maximum of RM100, shall be debited to the Card Account.

7. Interest-Free Period for Retail Purchase

A 20-day interest free period on all retail purchases, provided all outstanding balances of the previous month, as per the monthly statement, are fully settled within the due date.

Where the Interest-Free Period is not applicable, finance charges as per applicable tiered rate per month will be levied on all retail purchases from the date the retail purchases are posted.

Note: Retail Purchases exclude Cash Advance, Balance Transfer and any other credit plans.

8. Conversion of Overseas Transactions

Transactions incurred will be converted to Ringgit Malaysia using US\$ as the base currency on the date the item is received and/or processed at such exchange and at such time as may be determined by MasterCard Worldwide at its absolute discretion plus administration cost of 1.25%. 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.

VIP POINTS

Every Ringgit of retail purchase transacted with the PB Platinum MasterCard Card will earn VIP Points. These loyalty points may be used to redeem free holiday tour packages, airline tickets, hotel accommodation and other premium products from time to time. If preferred, VIPs may be converted to Cash MegaBonus.

a) Total Retail Purchase

Total Monthly Retail Purchase (RM)	VIPs Tier
Up to 30,000	RM 1 = 1.0 VIP
Above 30,000	RM 1 = 2.0 VIPs

Example: A total of RM33,000 on retail purchase in a month, will receive 66,000 VIPs (RM33,000 x 2.0 VIPs). VIP earned are valid for 3 years, based on the Posting Date of Purchase.

b) Overseas Retail Purchase*

Get 2x VIP points on all overseas retail purchases excluding overseas purchase done in "Ringgit Malaysia" (RM)

Note: Retail purchase exclude casino and petrol transactions, cash advances, balance transfer, transactions at UTAR and TARC campus, government-related payments, payments to charity, payments via www.pbepbank.com and ATM.

***With effect 15 June 2011**

- Applicable to all existing and new PB Platinum MasterCard
- Applicable to all statement generated from 15 June 2011

CREDIT LINE

Where the Cardmember operates two or more cards with the Bank, a total Combined Credit Line will be extended to cover the use of all the cards held by the Principal Cardmember and the Supplementary Cardmember(s), if any. If preferred, the Supplementary Card may be nominated with a separate Credit Line from a minimum of RM1,000. Emergency temporary Credit line extension will depend on circumstance and payment record.

IMPORTANT

For processing, please remember to enclose:

Source of Income	Minimum Supporting Documents Required
Employed	<ul style="list-style-type: none">• Latest month payslip and/or• Latest EA Statement and/or• EPF statement and/or• Employment Letter / Employer Confirmation
Self - employed	<ul style="list-style-type: none">• Latest 1 year Tax Returns / Tax receipts or• CASA statements (latest 6 months) or• CASA statements of the company (for company directors)
Variable Income	<ul style="list-style-type: none">i. Latest 6 months of the following :<ul style="list-style-type: none">• Overtime as reflected on the payslips• Commissions statements / vouchers• Fee statements / vouchersii. Latest 3 years of the following :<ul style="list-style-type: none">• Dividend statements / vouchers• Interest statements / vouchers
Other Income	<ul style="list-style-type: none">• Tenancy agreements and/or• Pension statements / vouchers and/or• Annuities statements
Overseas Income	<ul style="list-style-type: none">• 3 months payslips• Latest 2 years Notice of Assessment (for Singapore only)• Employment Letter

Any additional income documents may be required at the absolute discretion of the Bank.

Note:

1. **Kindly mail the signed PB Card Application and the supporting documents to**

**PB Card Services,
10th Floor, Menara Public Bank,
146 Jalan Ampang,**

**P.O. Box 11722,
50754 Kuala Lumpur.
Tel. No. : 03-2176 8000**

- 2. Please note that documents are non-returnable.**
- 3. Minimum Income Requirement : RM80,000 per annum
Minimum Age Requirement: Principal 21, Supplementary 18**
- 4. For Public Bank Fixed Deposit (FD) customers who opt to apply PB Credit Card secured by FD, the credit line assigned will be based on the FD pledged amount at a ratio of 1:1. To apply, please personally submit your application at your FD account holding branch and bring along your FD certificate for verification and photostat copy of your NRIC (both sides).**