

TERMS AND CONDITIONS

PB UTAR/TARC Member-Get-Member Campaign

1. The “PB UTAR/TARC Member-Get-Member” programme is open to existing PB UTAR Debit Card and PB TARC Debit Card principal cardmember (“Introducer”).
2. This programme shall be from 1 July 2009 to 30 November 2009. Complete applications attached with required documents must be received by Public Bank by 30 November 2009. Any applications received on 1 December 2009 and onwards will not be eligible for the campaign.
3. The programme is a member-get-member campaign, which will reward eligible Introducer that introduce new PB UTAR and/or PB TARC Debit cardmembers (“Introducee”) to qualify for the gift reward.
4. The following conditions must be met for Introducer to be rewarded :
 - Minimum 3 new approved principal PB UTAR Debit Card and/or PB TARC Debit Card brought in by Introducer;
 - Minimum of 2 retail transactions swiped by the Introducer over the campaign period;
 - Introducee must be new to the Bank, i.e he/she must not have an existing PB Debit Cards presently or during the past 12 months;
 - Only one approved application will be accounted even if Introducee applied for more than one card.
5. Introducee is required to fill up the Member-Get-Member card application form and submit along with complete documentation to any PBB’s branch which should also contain the following Introducer’s information on the form :
 - Introducer’s PB Debit Card no.
 - Full name of Introducer
 - NRIC of Introducer
 - Contact number of Introducer
6. Introducer needs to be a Public Bank Debit Card principal cardholder with valid and active account in order to be eligible for the gift reward. Please allow up to 8 weeks from the date of Introducee’s card approval for delivery of gift to the Introducers.
7. For any dispute or non-receipt of gift by Introducer, please call PB Card Customer Service at 03-2176 8000. No correspondence will be entertained after 28 February 2010.

8. In the event that 2 different Introducers refer the same Introducee during the programme period, effort shall be accorded to the Introducer with earlier referral submission date.
9. Introducee can also participate in the programme given that the Introducee has already successfully applied for a PB Debit Card and meet the requirement of the programme as stated in this Terms and Conditions.
10. Public Bank's decision on all matters relating to this programme is final. No correspondence will be entertained.
11. Public Bank reserves the right to make any changes to the programme or replace the gift reward with items of similar value without any prior notice.
12. Public Bank staff are not eligible to participate in this "PB Member-Get-Member" Programme.
13. Introducers should understand fully and accept that delivery will be arranged on a best-effort basis and must accept the gift item/s in whatever conditions and absolve the Bank from all responsibilities should it be damaged or lost in the delivery process. No replacement gift/s will be allowed under any circumstance.
14. Delivery of the gift item shall be made to the mailing address of Cardmember. No delivery will be made to an address bearing a Post Office Box (P.O. Box) number or an overseas address.
15. Introducers gift is not exchangeable for other gift items or exchangeable for cash or credit under any circumstance whatsoever.
16. By participating in the programme, the Cardmember will be deemed to have read, understood and agree to be bound by the Official Rules and Regulations stated herein, including decisions of the Bank which are final, binding and conclusive. No correspondence, disputes and appeals will be entertained. The Bank further reserves the exclusive rights to change, amend, delete or add on to these Rules and Regulations without prior notice to the Cardmember and shall become effective on such date as the Bank may determine. The Cardmember agrees to be bound by such amendments.