

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the PB Day2Day Visa Debit Card. Be sure to also read the general terms and conditions.)

Public Bank Berhad**PB Day2Day Visa Debit Card****May 2011****1. What is this product about?**

PB Day2Day Debit Card is a two-in-one card combining Visa debit card and ATM functions. The card is linked to the Savings Account/Current Account/Basic Savings Account/Basic Current Account of the individual and any expenditure will be deducted directly from the banking account. This is a Visa Debit Card, a payment instrument which allows you to pay via a direct deduction of the cost for goods and services from your banking savings account at participating retail and service outlets. You are required to maintain a Savings Account/Current Account/Basic Savings Account/Basic Current Account with us, to be linked to your Day2Day Debit Card. If you close your saving account maintained with us, your Day2Day Debit Card will be automatically canceled.

2. What do I get from this product?**• Cash Back for Petrol, Grocery & Other Retail Purchases**

There are 2 types of Cash Back for PB Day2Day Card as follows:

✓ Cash Back for Petrol and Grocery

PB Day2Day Card is offering a Cash Back of 0.8% Cash Back on any amount for Petrol and Grocery transactions (with a maximum cap of RM30 per month).

The Cash Back will be credited into the Savings Account/Current Account/Basic Savings Account/Basic Current Account on a monthly basis

✓ Cash Back for Normal Retail Purchases

Enjoy unlimited Cash Back of up to 0.3% on other retail purchases charged to PB Day2Day Card. No maximum cap.

The Cash Back will be credited into the Savings Account/Current Account/Basic Savings Account/Basic Current Account on a monthly basis

Note: Retail purchase exclude casino and petrol transactions, cash withdrawals, transactions at UTAR and TARC campus, government-related payments, payments to charity and utility bills payment 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. Interest Rates will follow that offered for the respective Savings Account/Current Account/Basic Savings Account/Basic Current Account. 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

Customer can withdraw cash at all domestic and overseas ATMs with VISA/ PLUS logo

✓ Cash Withdrawals via Public Bank ATM, service fee is free.

✓ Cash Withdrawals via MEPS Member Bank's ATM, there will be a standard service fee of RM1 per transaction.

✓ Cash Withdrawals via overseas ATMs will incur a service fee of RM10 per transaction.

Note: Cash withdrawal is unable to be performed at LIFB ATM (Locally Incorporated Foreign Bank's ATM in Malaysia, e.g. HSBC, CitiBank, UOB, OCBC etc).

- Constant Control
Maintain a balance in the Card Account which best suits the desired lifestyle. Transfer only what is needed to the Card Account, only when it is needed. Pbebank.com facilitate banking convenience from the home or office, every day of the year! Services available include balance enquiry, statement request, fund transfer, transaction history, GIRO bill payment, mobile reload service 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.
- Worldwide Acceptances
PB Day2Day Card is accepted at as many as 29 million VISA merchant locations worldwide. It can be used at any merchants locally or internationally displaying the Visa logo. The card can also be used for retail purchases at any Malaysian merchant outlets displaying the BankCard or MEPs logo under the e-debit function
- Security & No Hassle Of Carrying Cash
With the latest security features of the smart chip technology on the PB Day2Day Card, Customer can also pay bills, transfer money or make purchases wherever VISA is accepted. It works as good as cash minus the risk and hassle of carrying cash.
- Monthly Statement
Free Monthly E-Statement via online services for Cardmember to keep track of their retail purchases using the PB Day2Day Card. All purchase transactions information are recorded in the monthly E-Statement. E-Statement is only available for Cardmember whose age is 18 and above.

Note:
 - ✓ Hardcopy Monthly Statement with details of all the transactions made can be made available upon request with RM1 monthly fee.
 - ✓ Spending transaction will also be reflected in the savings passbook with minimal detail.
- Other features and benefits of the PB Day2Day Card:
 - ✓ No monthly finance charges
 - ✓ No monthly late charges
 - ✓ Works as good as credit card

3. What are the fees and charges I have to pay?

- Annual Fee
Principal : RM8-00
- Card Conversion Fee
FREE (applicable for existing PB BANKARD Customer Application)
- Card Replacement Fee
RM12-00
- Withdrawal Fee
 - ✓ via Public Bank ATMs: Waived
 - ✓ via MEPS Member Bank's ATM: RM1-00 for each successful transaction
 - ✓ via Non-MEPS Member Bank's ATM: RM10-00 for each successful transaction

Note: Cash withdrawal is unable to be performed at LIFB ATM (Locally Incorporated Foreign Bank's ATM in Malaysia, e.g. HSBC, CitiBank, UOB, OCBC etc).

- 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 Visa International/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.

- Sales Draft Retrieval Fee

RM15-00 per request

- Additional Statement Request Fee

RM5-00 per request

- Balance Enquiry Fee

- ✓ via Public Bank & MEPS ATM : Waived
- ✓ via non-MEPS ATM : RM1-00 per enquiry

4. What if I fail to fulfil my obligations?

- Liability for Unauthorised Transactions

In the event of card loss/theft, your maximum liability for unauthorised transactions is limited to RM250-00, provided that you have not acted fraudulently or have not failed to inform us of your debit card as soon as reasonably practicable after having found that your debit card is lost or stolen. If investigation discloses that you are involved in the incurring of any unauthorised charges, you shall be liable for all the unauthorised charges incurred, including financial charges, whether before or after the Bank's receipt of such confirmation. It is expressly agreed that the Bank is not under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.

5. What are the major risks?

Your Card being stolen or lost.

You should notify Public Bank immediately after having found that your debit card is lost or stolen. For stolen or lost card, call 03-2176 8555. Should there be a compromise on your secret PIN you must also report it immediately.

6. What do I need to do if there are changes to my contact details?

It is important that you inform Public Bank in writing of any change in your contact details to ensure that all correspondences reach you in a timely manner.

You may contact Public Bank at :

PB Card Services
Public Bank Berhad
146 Jalan Ampang
50450 Kuala Lumpur
Malaysia.
Tel : 603-2176 8000
Fax : 603-2163 9400
Email : custsvc@publicbank.com.my

7. Where can I get further information?

If you have any enquiries, please contact Public Bank at :

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146 Jalan Ampang
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Website : www.pbebank.com**

8. Other Public Bank debit card product available

- PB Visa Electron Debit Card
- PB ING MasterCard Paypass Debit Card
- PB UTAR MasterCard Debit Card
- PB TARC MasterCard Debit Card
- PB-Esso Mobil Visa Debit Card
- Manchester United Visa Debit Card

The information provided in this disclosure sheet is valid as at May 2011.