

PB AUTO-BILLS REWARDS TERMS AND CONDITIONS

A. Complimentary Gifts

1. The Promotion commences from 1 January 2010 to 28 February 2010, both dates are inclusive (the “Promotion Period”).
2. The Promotion is applicable to all new and existing Principal PB Credit/ Debit Cardmembers residing in Malaysia **including** employees of Public Bank, Public Bank’s advertising agencies and their immediate families.
3. Under the Promotion, PB Credit/ Debit Cardmembers are required to sign up any TWO (2) new Qualified Auto-Bills transactions into their Credit/ Debit Card Account and SMS to register. Upon successful SMS registration, a Complimentary Gift will be given to Cardmembers.
4. Complimentary Gifts are limited to the first 300 Qualified Cardmembers who sign up for TWO (2) Auto-Bills transactions and successfully register via SMS within the Promotion Period and based on first-come-first-served basis, while stocks last
5. Each Qualified Cardmembers is only entitled to get ONE (1) Complimentary Gift throughout the Promotion Period.

B. Win Samsung DVD Player

1. The Promotion commences from 1 January 2010 to 28 February 2010, both dates are inclusive (the “Promotion Period”).
2. The Promotion is applicable to all new and existing Principal PB Credit/ Debit Cardmembers residing in Malaysia **excluding** employees of Public Bank, Public Bank’s advertising agencies and their immediate families.
3. On top of the Complimentary Gift , PB Credit/ Debit Cardmembers with the highest total of new Qualified Auto-Bills transactions amount during the respective tracking month will be entitled to win a Samsung DVD Player.
4. There will be ONE (1) unit of Samsung DVD Player to given away in each tracking month during the Promotion Period. The tracking months will be as follows:
 - Month 1: 1 Jan 2010 - 31 Jan 2010 (1x Samsung DVD Player)
 - Month 2: 1 Feb 2010 - 28 Feb 2010 (1x Samsung DVD Player)
5. Each Qualified Cardmember is only entitled to win ONE (1) unit of Samsung DVD Player throughout the Promotion Period.

General Terms and Conditions

1. To participate under the Promotion, Principal Credit/ Debit Cardmembers are required to transfer any TWO (2) new Auto-Bills transactions into one of their PB Credit/ Debit Card's account and SMS to register.
2. After the Auto-Bills transfer, Principal Credit/ Debit Cardmembers are required to register their participation via Short Message Service (SMS) once during the Promotion Period and send to 33933 with their 16-digit PB Credit/ Debit Card number in the following manner:

SMS Key in:

“PBAB<space>your 16-digit PB Credit/ Debit Card number<space>Gift A” OR
“PBAB<space>your 16-digit PB Credit/ Debit Card number<space>Gift B”
and send to 33933.

Example as below:

(example: PBAB 4553123412341234 Gift A) OR

(example: PBAB 4553123412341234 Gift B)

Note : There will be TWO (2) options of Complimentary Gifts for Cardmembers to select ONE (1) option only. The Complimentary Gifts options are as below:

- Gift A : Bamboo Drum Lamp
- Gift B : Red Maple Lamp

3. Only Principal Cardmembers are allowed to register their participation via Short Message Service (SMS). Any SMS registration made by Supplementary Cardmembers will be deemed null and void.
4. Principal PB Credit/ Debit Cardmembers with multiple Credit/ Debit Cards are required to register only ONE (1) Principal Card number once and all the other cards new Auto-Bills transactions shall be automatically tracked for the purpose of tabulation of the Qualified Auto-Bills transactions.
5. Principal PB Credit/ Debit Cardmembers who successfully registered under the Promotion will receive an SMS confirmation from the Bank (the “Participants”). The SMS cost is RM0.30 each and standard normal Telco Operator charges will also be applicable. The cost shall be fully borne by the Participants.
6. In the event the SMS is incomplete/ invalid, an outgoing SMS will be sent to the Participants at no cost to inform them to re-register via SMS again.
7. Participants are responsible to ensure that the SMS details are complete, accurate and sent during the Promotion Period. Proof of SMS sent does not constitute a confirmation of receipt by the Bank.

8. The Bank will not be held responsible and reserves the absolute discretion to disqualify any registration from a Supplementary Cardmembers, duplicate entries, incomplete/ inaccurate SMS, late entries, error message, unsuccessful registration due to network failure and/ or interruption experienced by Telco Operator or for any reason whatsoever as the Bank may in its absolute discretion deem fit.
9. The new Auto-Bills transaction shall refer to Auto-Bills transaction that Cardmember(s) has/ have not signed-up via the said channel for a minimum period of ONE (1) month.
10. The tracking of Qualified Auto-Bills transactions shall be based on posting dates.
11. The Qualified Cardmember's card accounts and the Qualified Auto-Bills transactions must be current and valid to be eligible for the Complimentary Gift and not in breach of any of the Terms of the Bank's Credit/ Debit Card Agreement.
12. The Bank is under no obligation to inform Cardmembers on the non-payment of their Auto-Bills transaction if their card's accounts are terminated or suspended for any reason whatsoever. In such event, the Cardmembers shall be responsible to pay directly to service providers.
13. In the event of any billing dispute, Cardmembers should directly resolve the dispute with the relevant service providers. The Bank shall only entertain inquiries related to the payment of the Auto-Bills service.
14. The Bank would not be liable for any enrollment or termination request of the Auto-Bills service to the Cardmembers card's account, Cardmembers should directly enroll and/ or terminate the Auto-Bills service with the relevant service providers / merchant.
15. Gift(s) will be couriered to Qualified Cardmember's registered address within 4 - 8 weeks after the promotion ends.
16. No delivery will be made to P.O. Box address or any address outside Malaysia. Qualified Cardmember is deemed to have received the gift(s) based on the proof of receipt at the registered address.
17. Gift(s) are strictly non-transferable, non-returnable, cannot be exchanged for cash, in part or in full. Any dispute or complaint in relation to the gift shall be resolved directly between the Qualified Cardmember and the supplier.
18. All or any warranties and/or Terms and Conditions in connection with the gift(s) shall be between the Qualified Cardmember and the supplier. The Bank shall not be held liable directly or indirectly for any loss, claim, damage whether in contract, tort or otherwise to any property, injury to any person or persons, expenses or cost in

connection with his or her participation of the promotion or as a result of using the gift and/or any breach of duty, action, omission or obligation of the supplier.

19. The Bank reserves the right to substitute the advertised gift item of the similar published value without prior notice, in the event gift(s) as advertised is not available for any reason whatsoever.
20. The final selection of the Qualified Cardmembers will be at the discretion of the Bank. The Bank's decisions on all matters relating to the Promotion, including the decisions of the judges in determining the Qualified Cardmembers will be final and binding and no further correspondence or attempts to dispute such decisions will be entertained.
21. The Bank will not be liable for any misrepresentation of facts in respect of the gifts/prizes offered and/or published in any mass media, marketing or advertising material. All pictures shown are solely for illustration purposes only.
22. The Bank shall not be responsible in any way whatsoever, in respect of technical failures of any kind, unauthorized human intervention and electronic or human error in the administration and processing of the Promotion.
23. To the fullest extent permitted by law, in no event will the Bank or any of its officer, servants, employees, representatives and/or agents (including without limitation, any third party service providers that the Bank may engage for purposes of the Promotion) be liable for any loss or damages (including without limitation loss of income, profits or goodwill or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Promotion and/or the gifts, even if the Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
24. By participating in the Promotion, the Cardmember will be deemed to have read, understood and agreed to be bound by the Official Terms and Conditions 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 Terms and Conditions 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.
25. The Bank reserves the right to cancel, terminate or suspend the Promotion with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Promotion shall not entitle the Participant to any claim or compensation against the Bank for any and all loss or damage suffered or

incurred by the participant as a direct and indirect result of the act of cancellation, termination or suspension.

26. The Terms and Conditions herein are in addition to and without prejudice to the Terms and Conditions stated in the Cardmember Agreement applicable to the Card Account. In the event of inconsistency between these Terms and Conditions and the said Agreement, these Terms and Conditions shall prevail in so far as they apply to this Promotion.
 27. In the event where there is any inconsistency, conflict, ambiguity, or discrepancy between the English version and other languages of these Terms and Conditions, the English version shall prevail.
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