

PB BALANCE TRANSFER VIII
Terms and Conditions

1. The PB Balance Transfer VIII (Balance Transfer) will commence on 21 October 2008.
2. The Balance Transfer will offer credit scheme duration of **6, 12** and **24** months from the date account is debited.

Example of a 6-month credit scheme duration: If a Cardmember's first application for Balance Transfer is approved by Public Bank Berhad (the "Bank") on 16 October 2008, the credit scheme duration for this first transfer is 6 months from 16 October 2008, ending on 15 April 2009. If the same Cardmember apply for a second transfer who is approved by the Bank on 16 November 2008, the credit scheme duration for this transfer is 6 months from 16 November 2008, ending on 15 May 2009.

3. All Principal PB Visa and MasterCard credit cardmembers may utilise the Balance Transfer Programme (the "Programme"). Cardmember may apply to transfer outstanding balances from his /her credit card accounts with other financial institutions (the "Outstanding Balance") to any credit card account held in their name and issued by the Bank.
4. Applications for the programme are subjected to the Bank's prior approval and the Terms and Conditions contained herein. The Bank reserves the right to approve or reject any application and determine the Outstanding Balance allowed to be transferred (the "Approved Balance") at its absolute discretion.
5. Card Account status must be current and available credit must be sufficient to enable execution of transfer. More than one transfer may be requested at any one time within the promotion period. Each request may consist of more than one transfer from other financial institutions and the total transfer amount for each request must comply with Clause 9.
6. All requests for Balance Transfer will be executed subject to Clause 6. For transfers to be made on or before the statement due date of the account to be transferred, your request must reach us at least 10 days prior to the statement due date. PB Card Services will not be responsible for any charges that may be imposed by the other issuer(s) due to transfer delays.
7. Transactions in dispute will remain the sole responsibility of the Cardmember to resolve with the other issuer(s) although PB Card Services will undertake to make the transfer payment as requested.
8. Subject to the available credit line in the cardmember's credit card account(s), the cardmember must transfer a minimum of **RM500** for a **6-month** instalment plan, a minimum of **RM1,000** for a **12-month** instalment plan, or a minimum of **RM2,000** for a

24-month instalment plan. All transfer amounts are up to a **maximum of 80% of the total available credit limit**.

9. The Approved Balance will form part of the total available credit line for all of the Cardmember's PB Credit Card account(s), including his supplementary Credit Card Account(s). There will be no increase in the available credit line whether equivalent to the Approved Balance or otherwise. The Approved Balance will reduce the available credit line of the Cardmember's account accordingly.
10. The repayment quantum will be **6, 12 or 24 equal monthly instalments**.
11. An interest charge of **1.5%** for a **6-month** instalment plan, **2.5%** for a **12-month** instalment plan, and **5%** for a **24-month** instalment plan of the Approved Balance will be charged upfront upon the posting date of approved balance transaction. An interest of up to 13.5% - 17.5% p.a. will be levied on the overdue or outstanding amount not paid in full.
12. The full amount of upfront interest will be charged and posted to Cardmember's card account in the first month upon the approval of Balance Transfer.
13. The Cardmember will have to make full payment for the monthly instalment amount debited to the PB Credit Card account. If the minimum payment is not paid by the Due Date, the standard late charges of 1.0% of the total outstanding balance as at statement date or a minimum of RM5, whichever is higher (capped to a maximum of RM50) will be chargeable on the unpaid minimum payment. Payment received will be allocated to pay off Balance Transfer transactions in accordance to the transaction date, i.e. the earlier transfer will be paid off first.
14. No interest will be chargeable on the Approved Balance or such outstanding thereof provided Cardmember pay the monthly instalment amount in full on or before the due date, failing which the tiered interest rate of 13.5% - 17.5% p.a. will be levied on the overdue amount or outstanding monthly instalment not paid in full. After the credit scheme duration, the standard tiered interest rate of 13.5% - 17.5% p.a. will be applicable.
15. Cash MegaBonus/Loyalty points will not be applicable with this facility.
16. **Early Settlement Fee of RM100** will be charged if cardmember terminate or discontinue the programme by making full payment for the Approved Balance or such outstanding thereof prior to the expiry date of the credit scheme duration.
17. In the event that the Cardmember who participated in this programme instructs the Bank to cancel his/her existing PB Credit Card account or his/her existing PB Credit Card account terminated by the Bank due to any reason as stated in the Card Agreement, an Early Exit Fee of RM100 will be charged on the Cardmember's account. The Cardmember is liable to settle in full all the outstanding balance and fees and charges

imposed by the Bank upon closure of the account in accordance with the Card Agreement.

18. A letter of notification will be sent to the Cardmember if the application for Balance Transfer is declined. If application is approved, the Bank will make payment of the Approved Balance to the Cardmember's credit card account with the other financial institution in such manner as the Bank deems fit.
 19. Until payment (referred to Clause 18) of the Approved Balance is made by the Bank to the other financial institution, the Cardmember shall continue to be liable to make payment under his/her credit card account with the other financial institution in accordance with the terms of payment of the other financial institution and the Bank shall not be liable for any interest on any overdue payment or any other finance or other charges incurred by the Cardmember as a result of the Cardmember's and /or the Bank's failure or delay in making payment of the Approved Balance to the other financial institution .
 20. The Terms and Conditions herein are in addition to and without prejudice to the Terms and Conditions stated in the Card Agreement. In the event of a conflict between the Terms and Conditions herein and the Terms and Condition in the Card Agreement, the Bank's decision as to which Terms and Conditions shall prevail will be conclusive.
 21. The Bank reserves the right to cancel, terminate or suspend this programme without prior notice. For the avoidance of doubt, cancellation, termination or suspension by the Bank of this programme shall not entitle the Cardmember to any claim or compensation against the Bank for any losses or damage suffered or incurred by the Cardmember as direct or indirect result of the act of cancellation, termination or suspension.
 22. The Bank reserves the right at its sole and absolute discretion to amend the Terms and Conditions herein at anytime without notice to the Cardmember and the duly amended Terms and Conditions shall become effective on such date as may determine by Bank.
 23. The Bank reserves the right to end the programme at anytime without prior notice to the Cardmember and without assigning any reason whatsoever. The programme may be replaced in whole or in part by another programme at PBCS's absolute discretion.
 24. The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia.
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