

TERMS AND CONDITIONS - PB Fortune 2008

- 1) The PB Visa and PB MasterCard Card PB Fortune 2008 contest begin on 1 January 2008 and shall expire on 30 June 2008.
- 2) The contest is open exclusively to PB Visa and PB MasterCard Cardmembers residing in Malaysia, excluding employees of the Public Bank Group, its advertising agencies, their immediate families or any other persons connected with the administration of the contest. The contest is open to both existing and new Cardmembers.
- 3) Principal and Supplementary Card Accounts must be current, valid and in good standing to be eligible for the contest and prizes.
- 4) This 6-month contest offers :

4.1 *PB Fortune 2008 Contest - Grand Prize*

- Grand Prize: RM20,000 Cash x 10 Winners
- Every retail purchase charged of RM100 in a single receipt with the PB Visa and/or PB MasterCard Card from 1 January 2008 to 30 June 2008 automatically qualifies for 1 Entry.
- For monthly cumulative retail purchases charged of RM1,000 and above, five (5) additional entries will be awarded. For example, if customer charges RM2,000 on his credit card, he is eligible for twenty-five (25) entries instead of presently 20 entries for every RM100 retail purchase charged to the card.
- Ten (10) Grand Prize winners will receive RM20,000 cash reward each which will be credited into their PB Credit Card account.
- The winners will be tracked by the system based on the number of entries received.

4.2 *PB Fortune 2008 Contest - Monthly Prize*

- Monthly Prize : RM1,000 Cash x 10 Winners x 6 Months
- Every retail purchase charged of RM50 in a single receipt with the PB Visa and/or PB MasterCard Card automatically qualifies for 1 Entry.

- The total eligible entries shall be divided by the number of prizes at the end of the month to derive the shortlisted entry.
- Ten (10) Monthly Prize winners will receive RM1,000 cash reward each which will be credited into their PB Credit Card account.

4.3 PB Fortune 2008 - New PB Cardmember Cash Bonus

- Cash Bonus: RM300 Cash x 10 Winners x 6 Months
 - For every new PB Visa and/or PB MasterCard Card approved for the calender month with minimum usage of RM50 within a month will automatically qualifies for the selection.
 - Ten (10) Monthly Cash Bonus Prize winners will receive RM300 each which will be credited into their PB Credit Card account.
 - The total eligible entries shall be divided by the number of prizes at the end of the month to derive the shortlisted entry.
 - Each Cardmember is entitled to win only one (1) monthly prize throughout the 6-month promotion period.
 - Additional entries will be given to new card approved for Grand and Monthly Prize based on card type:

(i) PB Visa Classic / PB MasterCard Standard	- 3 entries
(ii) PB Visa Gold / PB MasterCard Gold	- 5 entries
(iii) PB Visa Platinum / PB MasterCard Platinum	- 8 entries
- 5) If a Cardmember is selected several times in the process, only the first selected entry will be chosen while the others will be invalidated.
 - 6) The selected Cardmembers for **PB Fortune 2008** Contest will be contacted by telephone to answer one (1) question. Only upon correctly answering the question, will the Cardmember be confirmed a prize winner. The Bank shall make three (3) attempts to contact the Cardmember, after which, the Bank reserves the right to select the next eligible Cardmember.
 - 7) Each Principal credit cardmember is entitled to win only one (1) monthly Prize throughout the 6 months promotion period. The prizes must be registered under the winner's name and is not transferable to a third party.

- 8) Supplementary PB credit cardmembers are not entitled or eligible to be awarded the Prizes therefore any and all Prizes won by Supplementary PB credit cardmembers will be delivered to the Principal credit cardmembers.
- 9) All winners will be notified by phone and/or mail.
- 10) The Bank reserves the right to substitute any of the Prizes with that of similar value at any time without prior notice. Winners are not allowed to exchange their Prize(s) for any other Prize(s) offered in this Contest.
- 11) All the prize winners may be required to attend a Prize Presentation Ceremony at PB Card Services, Menara Public Bank, 146 Jalan Ampang, Kuala Lumpur or at a designated Showroom and be involved in the publicity relating to the contest. The Bank reserves the exclusive right to publish or display the names and photographs of the winners for advertising and publicity purposes. Cardmembers are to pay for their own expenses to attend the ceremony
- 12) The final selection of the winners will be at the discretion of the Bank. The Bank's decisions on all matters relating to the Contest, including the decisions of the Contest judges in determining the Prize-winners will be final and binding and no further correspondence or attempts to dispute such decisions will be entertained.
- 13) Auto-Billing, Zero-Interest Instalment Plan (non-terminalised), Mail Order, Cash Advance, Balance Transfer, FlexiPay Instalments and other similar transactions are excluded from the contest.
- 14) The Bank is not liable for any misinterpretation of facts, injuries or loss of lives or valuables resulting from the prizes won through the contests. The Bank shall further not be liable, whether direct or consequential, for any loss and damage or whatsoever suffered by the Cardmembers caused directly or indirectly, in whole or in part, from their participation in the contests or as a result of any act or omission on the part of the Bank.
- 15) The Bank shall not be responsible in any way whatsoever, in respect of technical failures of any kind, unauthorised human intervention and electronic or human error in the administration and processing of the contests.
- 16) 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 Contest) 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 Contest and/or the Prizes, even if the Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

- 17) By participating in the contests, 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.
- 18) The Bank reserves the right to cancel, terminate or suspend the Contest with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Contest 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.
- 19) The Rules and Regulations 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 Rules and Regulations and the said Agreement, these Rules and Regulations shall prevail in so far as they apply to ***PB Fortune 2008*** Contest.
- 20) 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.