

Great Singapore Sale Promotion 2009

Terms and Conditions

Terms and Conditions - Instant Rewards Promotion

1. This promotion is applicable to all new and existing Principal and Supplementary PB Credit/ Debit Cardmembers residing in Malaysia.
2. The promotion is valid from 1 June 2009 to 31 August 2009 (the “Promotion Period”).
3. During the Promotion Period, PB Cardmembers with valid Malaysian Passport are entitled to redeem instant gifts with the required spending amount as follow:

No	Spending Tier	Instant Prizes	Quantity
1	SGD188 in a single receipt	Limited Edition Coin	640
2	SGD588 in accumulated receipts	Nokia 2630 Handphone or Nikon L16 Camera	13 unit of Nokia 2630 Handphones / 34 unit of Nikon L16 Cameras
3	SGD1,088 in accumulated receipts	Acer Aspire One Notebook	50

Note: Transactions are valid for all retail purchases in Singapore only. Hotel and flight ticket purchases in one journey are valid for the redemption on spending tier no 2 and no 3 except spending tier no 1. Online purchases are not valid for the redemption.

PB Cardmembers can redeem the above gifts at Singapore Visitors Centre located at Orchard Road by presenting the PB Cards, original transaction slip, Malaysian passport and valid embarkation card.

4. ONE (1) instant gift per Eligible Cardmember in a single day, based on first-come-first-served basis and while stocks last.
5. Cash Advance and transaction via internet are excluded from this promotion. Travel packages or air fare purchased in Malaysia is also excluded in this promotion.

Terms and Conditions - 100% Cash Back Contest

1. This Contest is applicable to all new and existing Principal and Supplementary PB Credit/ Debit Cardmembers residing in Malaysia except employees of Public Bank, Public Bank's advertising agencies and their immediate families.
2. The Contest is valid from 1 June 2009 to 31 August 2009. (the "Promotion Period").
3. PB Cardmembers will stand a chance to win 100% Cash Back on the expenses made in Singapore during the promotion period. Maximum Cash Back is capped at RM2,000 per cardmember. PB Cardmembers who spend any amount in Singapore will automatically be eligible to participate in 100% Cash Back Contest.
4. Selection of the winners will be based on the highest number of transactions made in Singapore during the promotion period (the "Winners"). Only TEN (10) Winners will be selected for the contest. The shortlisted Winners will be contacted by the Bank and are required to answer 1 question correctly to win the 100% Cash Back. If the shortlisted Winner fails to answer the question correctly, the next shortlisted Winner would be selected.
5. In the event of a tie, the first Cardmember who achieve the highest accumulated amount of spending during the promotion period shall be adjudged the winner.
6. No contest form is required in this promotion. Winners will be selected electronically based on clause 4.
7. All retail transactions in Singapore must be made through a PB Credit/ Debit Card during the stipulated promotion period to be eligible for the 100% Cash Back Contest. Cash Advance and transaction via internet are excluded from this promotion. Travel packages or air fare purchased in Malaysia is also excluded in this programme.
8. The Cash Back will be credited into the Winner's Credit/ Debit Card account after promotion period and shall be reflected in the Winner's Credit/ Debit Card statement, itemised under 100% Cash Back. The Cash Back amount awarded is 100% on the expenses made in Singapore using the converted amount in RM as reflected in the card statement. Maximum Cash Back is capped at RM2,000 per Winner. For example, if Winner spent RM1,500, only RM1,500 will be credited. If Winner spent RM2,800, only RM2,000 will be credited.
9. The Winner's card accounts must be current, valid and in good standing to be eligible for the Cash Back.
10. Selection of the Winners is at the sole discretion of the Bank.

11. By participating in this Contest, PB Cardmembers agree to be bound by the official rules and regulation stated herein, including decisions of the Bank which are final, binding and conclusive. No further correspondence will be entertained.
12. The Bank reserves the right to change, amend, delete or add to any of these terms and conditions without prior notice to the Cardmembers and the Cardmembers agree to be bound by such amendments.
13. The Bank reserves the right to publish or display information of the winning Cardmembers for promotional purpose.

General Terms and Conditions

1. Instant gifts are non-transferable or exchangeable for cash and/or other gifts.
2. Singapore Tourism Board (STB) and the Bank reserve the right to substitute any of the gifts with another of an equivalent retail value without giving prior notice to Cardmembers.
3. STB and the Bank shall not be responsible or liable for any claims, loss or damage whatsoever, resulting from or in connection with this promotion or the free gifts allocated through this promotion.
4. STB and the Bank make no representation or warranties and accepts any liability or responsibility relating to the gifts of the promotion, in particular their quality and suitability for use, or the benefits.
5. STB and the Bank reserves the right to change, amend, delete or add to any of these Terms and Conditions without prior notice to the Cardmembers and the Cardmembers agree to be bound by such amendments.
6. The Bank's prevailing Terms and Conditions apply in addition to the Terms and Conditions herein.

Terms and Conditions - Participating Outlets Promotion (Valid from 1 June to 31 August 2009 unless stated otherwise)

Jack's Place

1. Free upgrade of Day's Soup to Lobster Bisque with any set meal order.
2. The promotion is not valid with other discount cards, vouchers, festive celebrations (unless specified) and other on-going promotions.
3. The promotion is not valid on eves of/ and on public holidays, and special occasions.
4. The promotion is valid for dine in at all Jack's Place Restaurants in Singapore only.

Robinsons

1. Up to 70% off storewide* (*Exclusions apply. Please check in-store for details).
2. The promotion period is valid till 12 July 2009.
3. The discount privileges is not valid with other discount cards, vouchers, festive celebrations (unless specified) and other on-going promotions.
4. The discount privileges are valid at all Robinsons outlets in Singapore.

Marks & Spencer

1. Discount up to 50% off on selected merchandise
2. The promotion period is valid till 28 June 2009.
3. The discount privileges is not valid with other discount cards, vouchers, festive celebrations (unless specified) and other on-going promotions.
4. The discount privileges are valid at selected Marks & Spencer outlets in Singapore.

John Little

1. Up to 70% off storewide.
2. The promotion period is valid till 5 July 2009.
3. The discount privileges is not valid with other discount cards, vouchers, festive celebrations (unless specified) and other on-going promotions.
4. The discount privileges is valid at all John Little outlets in Singapore.