

PB REAL Cash Back Extended Promotion 2009
Terms and Conditions

1. The promotion is valid from 1 September to 30 September 2009 (both dates inclusive) (the “Promotion Period”).
2. The Promotion shall be tracked from 1 September to 30 September 2009.
3. The Promotion is only open to all new and existing Principal and Supplementary PB Credit Cardmembers residing in Malaysia, inclusive of employees of PB and PB’s advertising agencies except PB Visa Electron Debit, PB UTAR, PB TARC, PB ING Debit MasterCard and PB Day2Day Cardmembers.
4. To participate under the Promotion, Credit Cardmembers are required to register their participation via Short Message Service (SMS) once during the Promotion Period and send to 32968 with their 16-digit PB Credit Card number in the following manner:
 - Key in “PBCB<space>your 16-digit Credit Card number” and send to 32968
(e.g. PBCB 4553123412341234)
5. Credit Cardmembers with multiple Credit Cards are required to register only one Principal Card number once and all the other cards including Supplementary Card(s) shall be automatically tracked for the purpose of tabulation of the Qualifying Retail Transactions. Only Principal Cardmembers are allowed to SMS their participation for the Promotion.
6. Credit 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.
7. 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.
8. After the successful SMS registration, the Participants are required to use any one of their PB Credit Card in the following manner to be qualified for the Promotion:

Tier 1 - 8% Cash Back

The Participants who swipe a minimum of EIGHT (8) times on any retail purchases with PB Cards in a tracking month are qualified for the 8% Cash Back (the “Qualified Cardmembers”).

Tier 2 - Additional 2% Cash Back

Qualified Cardmembers who spend at selected participating merchants during the respective tracking month are qualified for an additional 2% Cash Back. Please refer to clause 18 for full participating merchant list.

9. The 8% and 2% Cash Back are in addition to the generic Cash Mega Bonus or Reward Points.
10. The qualifying retail transactions shall include all local and overseas retail spending, e-commerce/ internet, online purchases and new Zero Interest Instalment Plan (ZIIP) amount (not the monthly installment) (the “Qualifying Retail Transactions”).
11. The Qualifying Retail Transactions shall exclude balance transfer, flexipay, auto-debit transaction, recurring payment (inclusive of utilities and direct marketing), cash advance, quasi cash, interest payment, late payment fees, finance charges, annual fees, reversals, payment of annual card membership fees and any other form of service/ miscellaneous fees.
12. The tracking of Qualifying Retail Transactions shall be based on transaction dates.
13. Split Qualifying Retail Transactions are disallowed and shall be disqualified.
14. A maximum total of RM300,000 Cash Back payout per month is available for this Promotion and based on first come first served basis.
15. The maximum Cash Back payout for Tier 1 is RM50 per Qualified Cardmember per tracking month whilst the maximum payout for Tier 2 is RM20 per Cardmember in a tracking month. The awarded Cash Back amount will be rounded to the nearest double digit Cash Back amount. For example, RM10.32 = RM10 and RM10.58 = RM11. The monthly Cash Back payout will be given to the fastest Qualified Cardmember who achieved 8X swipes in a tracking month and based on first come first served basis.

16. The Cash Back calculations are as follows:-

a) Cash Back on 8X card purchases

No. of Card Swipe	Spend (RM)	8% Cash Back p.m. (RM)
1	10	0.8
2	18	1.44
3	90	7.2
4	235	18.8
5	5	0.4
6	150	12
7	22	1.76
8	500	40
Total	1,030	82.4
Max. Cash Back Payout		50*

b) Cash Back on 8X card purchases with purchases at participating outlets

No. Of Card Swipe	Normal Retail Purchases (RM)	Purchases @ Participating Outlets (RM)	8% Cash Back (RM)	Additional 2% Cash Back @ Participating Outlets (RM)	Total Cash Back p.m. (RM)
1	50	-	4	-	4
2	90	-	7.2	-	7.2
3	-	350	28	7	35
4	30	-	2.4	-	2.4
5	285	-	22.8	-	22.8
6	80	-	6.4	-	6.4
7	78	-	6.24	-	6.24
8	-	730	58.4	14.6	73
Total	613	1,080	135.44	21.6	157.04
Max. Cash Back Payout	-	-	50*	20^	70#

Note:

* The maximum Cash Back amount on normal retail purchases are capped at RM50 per Cardmember per month.

^ The maximum Cash Back amount on all participating outlets purchases are capped at RM20 per Cardmember per month..

The maximum Cash Back amount are capped at RM70 per Cardmember per month.

17. The 8% + 2% Cash Back earned by the Cardmember shall be tracked from 1 September to 30 September 2009.

For example,

A Cardmember successfully registered via SMS on 15 September 2009 will have his/ her Qualifying Retail Transactions being tracked from 1 September 2009 to 30 September 2009.

18. The additional 2% Cash Back is only applicable at the following merchants and shall be tracked from 1 September to 30 September 2009:-

Participating merchants	Qualifying additional 2% Cash Back from 1 September to 30 September 2009
Parkson (New)	✓
Guardian	✓
Giordano	✓
Purple Cane Tea Restaurant/ Purple Care Tea Art Centre	✓
Hai-O	✓
Popular	✓

19. Qualified Retail Purchases made by a Supplementary Cardmember shall be aggregated with Qualified Principal Cardmember and the total eligible Cash Back will only be credited into Qualified Principal Cardmember's account only.
20. The Cash Back will be credited into the Qualified Cardmember's Principal Credit Card account which was used for the SMS registration within 4 - 8 weeks after the end of each tracking month and shall be reflected in the Qualified Cardmember's Credit Card statement, itemised under 8% Cash Back Month 4.
21. The winning Qualified Principal Cardmembers account must be current, valid and in good standing to be eligible for the Cash Back.
22. Qualified Cardmembers 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.
23. 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.

24. If the date and time of successful SMS registration or transaction date and time captured in the Bank's system differ from the action by the Qualified Cardmembers, and a dispute arises as to when the registration took place, the Bank's system date and time shall prevail.
25. Cash back is non-transferable to any 3rd party and non-exchangeable for up-front cash or kind.
26. In the event if the Cash Back has been credited into the Qualified Cardmember's Credit Card account and there is a reversal of entry made on the retail transaction during the Promotion Period, the Qualified Cardmember is required to reimburse the Bank the whole amount of Cash Back awarded for the reversal entry. The Bank will charge the relevant amount into the Qualified Cardmember's Credit Card account at any time without prior notice or assigning any reason thereof.

General Terms and Conditions

1. By participating in this Promotion, the Cardmembers agree to be bound by the official Terms and Conditions stated herein, including the Bank's decisions on all matters relating to the Promotion which are final, binding and conclusive. No further correspondence will be entertained.
2. 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.
3. The Bank reserves the right to publish or display information of the winning Cardmembers for promotional purpose.
4. The Bank shall not be responsible or liable for any claims, loss or damage whatsoever, resulting from or in connection with this Promotion including but not limited to financial or personal loss, any error in line connection, poor reception of the communication system, poor quality of network coverage, inability to send SMS and other factors so determined by the Bank throughout the Promotion Period.
5. For the avoidance of doubt, cancellation, termination or suspension of the Promotion Period shall not entitle the Cardmembers to any claims or compensations against the Bank for any and all losses or damages suffered or incurred by the Cardmembers as a direct or indirect result of the act of cancellation, termination or suspension.

6. The Cardmembers hereby give their consent to and authorize the Bank to disclose their particulars to 3rd party service provider/ representative engaged by the Bank for the purpose of the Promotion.
 7. The Bank's prevailing Terms and Conditions apply in addition to the Terms and Conditions herein.
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Terms & Conditions for participating merchants for PB REAL Cash Back Promotion 2009

Parkson

1. The Promotion is valid from 1 September to 30 September 2009 (both dates inclusive).
2. Free RM10 voucher with every purchase of RM100 at Cosmetics & Fragrance Department. Promotion is not valid for best buy and confret sets.
3. Special price on selected Raya PWP items with a minimum spending of RM100. Promotion is limited to one item per Cardmember only.
4. Valid at all Parkson outlets nationwide.

Guardian

1. Free RM5 Guardian voucher with a minimum spending of RM100 in a single receipt 7 & 21 September 2009 only (the "Promotion").
2. The voucher is redeemable on next purchase of RM10 & above only.
3. Vouchers cannot be accumulated for redemption.
4. Vouchers are not exchangeable for cash.
5. ONE (1) voucher redemption per single sales receipt.
6. Transaction using the voucher does not entitle to another voucher.
7. Only original voucher is accepted.
8. Not valid for E-pay, Guardian Gift Voucher and concessionaires products.
9. Voucher is valid for 7 days from date of issue.
10. Valid at all Guardian outlets nationwide.

Giordano

1. The Promotion is valid from 1 September to 30 September 2009 (both dates inclusive).
2. 20% off on regular priced items.
3. Free Regular Crewneck Tee with a minimum nett purchase of RM300.
4. Promotions are valid for a maximum purchase of RM1,000 in a day per Cardmember.
5. Valid at all Giordano outlets nationwide excluding outlets in Sarawak, Giordano Concept and Giordano Ladies.

Purple Cane Tea Restaurant/ Purple Cane Tea Art Centre

1. The Promotion is valid from 1 September to 30 September 2009 (both dates inclusive).
2. 15% off on total bill at all Purple Cane Tea Restaurant outlets nationwide.
3. 5% off on Tea Mooncake.
4. Handcrafted Flower Tea at RM35 (normal price: RM48).
5. Valid at all Purple Cane Tea Art Centre outlets nationwide.

Hai-O

1. The Promotion is valid from 1 September to 30 September 2009 (both dates inclusive).
2. 1 box of Hai-O Bird's Nest (3 pcs) at RM260 (normal price: RM320).
3. 38 gm of American Ginseng at RM60 (normal price: RM83.60).
4. The Promotion is limited to 3 sets per transaction.
5. Valid at all Hai-O outlets nationwide except for Giant Plentong and Carrefour outlets.

POPULAR

1. The Promotion is valid from 1 September to 30 September 2009 (both dates inclusive).
 2. 2 CDs of Soul Relax at RM19.90 nett (normal price: RM39.90).
 3. 1 CD + 1 DVD of Kenny G - Love Ballads at RM29.90 nett (normal price: RM43.90).
 4. 30% off on Pop Bazic Stapler + Staples Set.
 5. RM10 off on POPULAR File Cabinet 4 Tier/ 5 Tier.
 6. Valid at participating POPULAR Bookstores except mini stores.
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