# PB VISA GOLD / PB GOLD MASTERCARD CARD

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## FEES AND CHARGES

### 1. Credit Card Service Tax

With effect from 1 January 2010, there will be service tax imposed on credit card as follows:

i. RM50 per annum on the Principal Card; and
ii. RM25 per annum on each Supplementary Card

The service tax will be collected on the date the card is issued, on the completion of each year or on the date of renewal of the card. This means that the above mentioned service tax shall be levied on new credit card issued effective from 1 January 2010. For existing credit cards issued before 1 January 2010, the service tax shall be levied upon anniversary of card issuance.

### 2. Annual Fee

| Card Type | Principal | Supplementary |
|---|---|---|
| Gold | RM 150 | RM 100 |

Annual fee is strictly non-refundable

Free For Life (Principal & Supplementary Cards) - Full 1st year annual fee waiver & subsequent years annual fee waiver is based on a minimum of 12 swipes over the proceeding 12 months. Subject to minimum of 1 retail purchase made in a month.

### 3. Joining Fee

Gold: RM100 (Waived!)
Supplementary: Not Applicable

### 4. Finance Charge (Effective date : 1 April 2012)

| Repayment Behaviour | Interest Rate |
|---|---|
| With prompt minimum repayment for 12 months within 12 consecutive months. | 15% p.a of the total outstanding balance from the 13th month. |
| With prompt minimum repayment for 10 months and more within the last 12 consecutive months. | 17% p.a of the total outstanding balance from the 13th month. |
| Credit cardholder who do not meet the above criteria. | 18% p.a of the total outstanding balance. |

*Note: The tiered finance charges are only applicable to the outstanding balances arising from retail purchases. Balances accrued from Cash Advance will be charged finance charge at 18% p.a.*

## 5. Cash Advance Fee

| | |
|---|---|
| Public Bank Branches/ATMs | **5.0%** |
| Affiliated Banks and Financial Institutions Worldwide | **5.0%** |

A one time cash advance fee based on the above will be charged for the amount of cash advance or a minimum of RM20. IN ADDITION, finance charge will be computed on each cash advance calculated from the date the cash is advanced until the date it is settled in full.

Enjoy immediate cash advance at Visa/PLUS (for Visa Card) or at MasterCard/Cirrus (for MasterCard Card) ATMs of affiliated banks and financial institutions all over the world, and through Public Bank' own network of branches and ATMs nationwide. Memorise the PIN in order for cash advance over the ATMs.

| Years as Gold Cardmember | % of Cash Advance allowable on Credit Line |
|---|---|
| 1st to 3rd year | 70% |
| 4th year onward | 100% |

*Subject to available credit balance or whichever that is lower.*

## 6. Minimum Monthly Repayment

5% of the outstanding balance or a minimum of RM50.

## 7. Late Payment Fees (Effective date : 1 April 2012)

Failure to make the Minimum Payment by the Due Date, a further charge of a minimum of RM10 or 1% of total outstanding balance as at statement date, whichever is higher, capped to a maximum of RM100, shall be debited to the Card Account.

## 8. Interest-Free Period for Retail Purchase

A 20-day interest free period on all retail purchases, provided all outstanding balances of the previous month, as per the monthly statement, are fully settled within the due date.

Where the Interest-Free Period is not applicable, finance charges as per applicable tiered rate per month will be levied on all retail purchases from the date the retail purchases are posted.

*Note: Retail Purchases exclude Cash Advance, Balance Transfer and any other credit plans.*

## 9. Conversion of Overseas Transactions

Transaction incurred will be converted to Ringgit Malaysia using US$ as the base currency on the date the item is received and/ or processed at such exchange and at such time as may be determined by Visa Worldwide or MasterCard Worldwide at its absolute discretion plus administration cost of 1.25%. The exchange may differ from the rate in effect on the date of the transaction due to market fluctuations. Such rate imposed shall be final and conclusive and the Cardmember shall bear all exchange risks, losses, commission and other bank charges which may thereby be incurred.

**CASH MEGABONUS**

| Total Monthly Retail Purchases | Tier (%) |
|---|---|
| Up to RM3,000 | 0.3 |
| Up to RM10,000 | 0.5 |
| Up to RM30,000 | 0.6 |
| RM30,001 and above | 0.7 |

The Cash MegaBonus earned will be credited monthly to the Card Account. There are no minimum qualifying criteria, no maximum limit and no restriction on the usage of the Cash MegaBonus.

*Note: Retail purchase exclude casino and petrol transactions, cash advances, balance transfer, transactions at UTAR and TARC campus, government-related payments, payments to charity, payments via www.pbebank.com and ATM.*

**CREDIT LINE**

For Cardmembers who earn RM36,000 per annum or less, the maximum credit limit extended shall two times of Cardmembers' monthly income.

Where the Cardmember operates two or more cards with the Bank, a total Combined Credit Line will be extended to cover the use of all cards held by the Principal Cardmember and the Supplementary Cardmember(s), if any. If preferred, the Supplementary Card may be nominated with a separate Credit Line from a minimum of RM1,000. Emergency temporary Credit Line extension will depend on circumstance and payment record.

**IMPORTANT**

For processing, please remember to enclose:

| Source of Income | Minimum Supporting Documents Required |
|---|---|
| Employed | • Latest month payslip **and/or**<br>• Latest EA Statement **and/or**<br>• EPF statement **and/or**<br>• Employment Letter / Employer Confirmation |
| Self - employed | • Latest 1 year Tax Returns / Tax receipts **or**<br>• CASA statements (latest 6 months) **or**<br>• CASA statements of the company (for company directors) |
| Variable Income | i. Latest 6 months of the following :<br>• Overtime as reflected on the payslips<br>• Commissions statements / vouchers<br>• Fee statements / vouchers<br><br>ii. Latest 3 years of the following :<br>• Dividend statements / vouchers<br>• Interest statements / vouchers |
| Other Income | • Tenancy agreements **and/or** |

| | |
|---|---|
| | • Pension statements / vouchers **and/or**<br>• Annuities statements |
| Overseas Income | • 3 months payslips<br>• Latest 2 years Notice of Assessment (for Singapore only)<br>• Employment Letter |

Any additional income documents may be required at the absolute discretion of the Bank.

**Note:**

**1. Kindly mail the signed PB Card Application and the supporting documents to**

**PB Card Services,**
**10th Floor, Menara Public Bank,**
**146 Jalan Ampang,**
**P.O. Box 11722,**
**50754 Kuala Lumpur.**
**Tel. No. : 03-2176 8000**

**2. Please note that documents are non-returnable.**

**3. Minimum Income Requirement : RM25,000 per annum**
**Minimum Age Requirement: Principal 21, Supplementary 18**