



PB Visa Electron Debit Card

> EXCLUSIVE



Fee Waiver

Apply for the PB Visa Electron Debit Card today and upon approval, the First Year Annual Fee of RM24 is waived! Supplementary Card/s issued will also enjoy a similar offer.

PRINCIPAL CARDMEMBERSHIP ANNUAL FEE: RM 24
SUPPLEMENTARY CARDMEMBERSHIP ANNUAL FEE: RM 12

Annual fee is strictly non-refundable.

> A SMART ALTERNATIVE TO CASH



The PB Visa Electron Card is a Debit Card, which enables transactions via direct deduction of the cost from the Card Account. It is a smart advantage of converting daily cash purchases to the Card for better rewards and greater convenience!

1) Global Welcome

Is accepted at merchant outlets and service establishments all over the world! Where a Visa decal is displayed, purchases with the Card will be welcomed.

2) Cash Access

Immediate access to cash whenever the need arises at Visa/PLUS ATMs worldwide. Locally, for cash withdrawals via a Public Bank ATM, the normal service fee of RM10 per transaction is waived! Withdrawals may also be conducted over-the-counter (OTC) at a PBB branch for issuance of Bankers Cheque for Initial Public Offer Share Issue (IPOS) or transfer to other Deposit Account/s.

3) Cash MegaBonus

A Cash MegaBonus of 0.5% will be accorded for every ringgit of retail purchase (excluding cash withdrawals) charged to the Card. No minimum qualifying level or maximum spending limits.

4) Interest-Earning

Credit balances will earn interest credited monthly, computed based on the daily balance in the Card Account. Rates may vary from time to time. Please check with our Customer Service at 03-2176 8000 or e-mail to custsvc@publicbank.com.my for latest interest rates applicable.

5) Quick Reconciliation

A monthly statement is provided with details of all the transactions made in the month. Now, every ringgit spent will be duly accounted for! Consolidating scores of small value purchases has never been easier!

6) Easy-To-Use

Swipe the Card at the electronic terminal at the outlet and sign on the transaction receipt for the amount purchased. A copy of the Sales Draft will be extended for retention and reference.

7) Overseas Assistance

For lost or stolen Card whilst travelling abroad, just report it to the nearest Visa office via a local tollfree number. Services are available in most parts of the world!

8) Constant Control

Maintain a balance in the Card Account which best suits the desired lifestyle. However, a minimum of RM25 at all times is required. For example, for purchase of an item worth RM75, the minimum balance should be at least RM100. Transfer only what is needed to the Card Account, only when it is needed. PBeBank.com and PB Telebanking Services, facilitate banking convenience from the home or office, every day of the year! Services available include balance enquiry, statement request, fund transfer, transaction history, GIRO bill payment, card payment, mobile reload service and others.

9) Limited Exposure

For security purpose, the Card Account is a separate account from the Savings and/or Current Account/s. Therefore, if the Card is ever lost or stolen, the financial risk is strictly just on the balance in the Card Account. The funds residing in the Deposit Account/s would not be affected as there is no direct linkage.

10) Automatic Sweep

Principal cardmembers with a Personal Deposit (Savings/Current) Account with the Bank may sign up for the Automatic Fund Transfer Facility. It facilitates immediate online sweeping of funds from a designated Deposit Account to the Card Account, up to a predetermined daily limit as authorised. The Card credit balance will also be constantly maintained at RM200 via the end-of-day top-up monitoring at all times. Greater flexibility and improved convenience to eliminate any shortfall amount when transacting Card.

11) Conversion of Overseas Transactions

If the Card is used outside Malaysia, the 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 International at its absolute discretion. 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.

> DOCUMENTATION



To expedite processing, please remember to enclose:

- Photostat copy of your NRIC (both sides) or passport for Non-Malaysians (including Supplementary Applicant's), and
- Photostat copy of your Work Permit/Student Pass (for Non-Malaysian only).

Please note that documents are non-returnable and should be faxed or mailed together with the application form.

> ELIGIBILITY



Minimum age requirement: 18 years old

> GET STARTED!



Enclose a cheque made payable to 'Public Bank Berhad' with the amount to start off your Visa Electron Card (minimum amount RM25). Please remember to write your name and NRIC Number at the back of the cheque.

Upon filling-in the application form, please also fax or mail the same to Public Bank.