

PB Visa Infinite Credit Card

FEES AND CHARGES

1) Credit Card Service Tax

Effective 1 January 2010, service tax will be 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.

2) Annual Fee

Annual fee waiver for life for both Principal and the first Supplementary card.

Note : Second and subsequent Supplementary cards issued will be charged an annual fee of RM250 per Supplementary card.

3) 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 transactions. Balances accrued from Cash Advance will be charged finance charge at 18% p.a.

4) 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 at 18% per annum 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 (100% of the available credit line) at VISA/PLUS 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.

Subject to available credit balance.

5) Minimum Monthly Repayment

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

6) 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.

7) Interest-Free Period for Retail Transaction

A 20-day interest free period on all retail transactions, 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 transactions from the date the retail transactions are posted.

8) 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 International 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 REBATE REWARDS

(i) Unlimited Cash MegaBonus for Overseas and Local Retail Purchase

Cardmember will earn Unlimited Cash MegaBonus of **1%** for overseas retail purchases and **0.5%** for local retail purchases charged to the PB Visa Infinite Credit Card.

The Cash MegaBonus will be credited automatically into the credit card account on monthly basis.

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

(ii) Anniversary Cash Reward

Cardmember will get Anniversary Cash Reward upon card anniversary as follows :-

Principal Card : RM50

(subject to a minimum of annual card usage of RM20,000 over the preceding 12 months)

Supplementary Card : RM25

(subject to a minimum of annual card usage of RM10,000 over the preceding 12 months)

The Anniversary Cash Reward will be credited into the card account on the following month of the anniversary date.

(iv) Cash Back at Luxury Brand Merchants

Cardmember will get to enjoy 5% cash back at participating luxury brand merchants. The maximum cash back amount is capped at RM100 per Cardmember per month.

(v) Complimentary Access to Malaysia Plaza Premium Lounge

Complimentary access to Malaysia Plaza Premium Lounge of up to two (2) times in a year. Complimentary access for second year onwards and thereafter will be subjected to a minimum annual card usage of RM20,000 (combined of Principal and Supplementary spending) over the preceding 12 months.

(vi) Infinite Help Desk

A dedicated Infinite Helpline at 03-2176 8188 is specially installed for PB Visa Infinite Credit Cardmembers.

ACTIVATION CASH REWARDS

Cardmember will earn an Activation Cash Reward as follows :-

Principal : RM50

(subject to first card usage within 2 months from the card approved date)

Supplementary : RM25

(subject to first card usage within 2 months from the card approved date)

Note : Retail purchase excludes balance transfer, flexipay, auto-debit transactions, recurring payments, interest payments, late payment charges, annual fees and reversals.

The Cash Activation Rewards payment will be credited into the Qualified Cardmember' credit card account and the Supplementary credit card account within 4 - 8 weeks after the tracking period of 45/60 days and will be reflected in the respective credit card statement.

CREDIT LINE

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. 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	<ul style="list-style-type: none">• Latest month payslip and/or• Latest EA Statement and/or• EPF statement and/or• Employment Letter / Employer Confirmation
Self - employed	<ul style="list-style-type: none">• Latest 1 year Tax Returns / Tax receipts or• CASA statements (latest 6 months) or• CASA statements of the company (for company directors)
Variable Income	<ul style="list-style-type: none">i. Latest 6 months of the following :<ul style="list-style-type: none">• Overtime as reflected on the payslips• Commissions statements / vouchers

	<ul style="list-style-type: none"> • Fee statements / vouchers <p>ii. Latest 3 years of the following :</p> <ul style="list-style-type: none"> • Dividend statements / vouchers • Interest statements / vouchers
Other Income	<ul style="list-style-type: none"> • Tenancy agreements and/or • Pension statements / vouchers and/or • Annuities statements
Overseas Income	<ul style="list-style-type: none"> • 3 months payslips • Latest 2 years Notice of Assessment (for Singapore only) • 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 : RM240,000 per annum
Minimum Age Requirement: Principal 21, Supplementary 18**