

## Mutual Gold-PB Visa Platinum Credit Card

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### 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

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**

Free For Life cardmembership as long as the Mutual Gold and Mutual Gold Elite status is maintained with Public Mutual.

#### 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) PB Unlimited Cash MegaBonus for Retail Purchase**

Every Ringgit of retail purchase transacted with the Mutual Gold-PB Visa Platinum Card will earn Cash MegaBonus which will be credited monthly to the Card Account.

Total Monthly Retail Purchase (RM)	Cash Rebate Tier (%)
Up to 5,000	0.30
Up to 10,000	0.50
Up to 30,000	0.55
Up to 60,000	0.60
Up to 100,000	0.65
100,000 & Above	0.90

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.pbebank.com](http://www.pbebank.com) and ATM.

**(ii) Mutual Gold Cash Bonus**

Besides the PB Unlimited Cash MegaBonus, Cardmember will earn an additional of 0.3% Mutual Gold Cash Bonus on retail purchases\* charged to Mutual Gold-PB Visa Platinum Card.

The Mutual Gold Cash Bonus will be credited to the card account in the same month or on the following month of the Cardmember's birth date.

**(iii) Anniversary Cash Reward**

Cardmember will get to earn an Anniversary Cash Reward of RM50 upon each anniversary of the credit card as long as the Mutual Gold or Mutual Gold Elite status is maintained with Public Mutual Berhad.

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

**(iv) Card Activation Offer**

New-to-Bank Cardmembers can opt for **either** one of the following:-

**A. Activation Cash Rewards**

**OR**

**B. 0% Finance Charge for 8 Months.**

Exclusion :

- Exclude existing PB Principal Credit Cardmember applying for subsequent PB Credit Cards
- Exclude customer who reapply less than 12 months after their earlier Credit Card cancellation
- Exclude employees of the Public Bank Group

**Option A : Activation Cash Rewards**

Cardmember will earn a RM50 Activation Cash Reward with minimum spending of RM80 on retail purchases within the first 2 months from 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 within 4 - 8 weeks after the tracking period of 45/60 days and will be reflected in the respective credit card statement.

**Option B : 0% Finance Charge for 8 Months**

1. 0% finance charge period is for a duration of 8 months, from card approved date.
2. Normal finance charge shall apply from the 9th month onwards and thereafter.
3. Cardmember is required to make the minimum payment latest by the statement due date in order to enjoy 0% finance charges during the promotion period.  
  
If the minimum payment is not made by the statement due date, normal finance charge shall apply from the following statement month thereafter. Normal finance charge will also apply from the following statement month thereafter should the credit card account become overdue or delinquent.
4. The 0% finance charge offer is applicable to all transactions which include cash advance, balance transfer and ZIIP transactions charged to the eligible PB Credit Cardmembers account only.

## **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 photostat copy of NRIC (both sides) or Passport and Work Permit for Non-Malaysians.

### **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. **Eligibility : Mutual Gold and Mutual Gold Elite Members of Public Mutual  
Minimum Age Requirement : Principal 21**