

**PB Visa Platinum / Platinum MasterCard Card**  
**5% Cash Back at Luxury Brand Merchants**

Terms and Conditions

**Cash Back Promotion**

1. The “5% Cash Back at Luxury Brand Merchants” promotion is valid till 31 December 2012 (the “Promotion Period”).
2. The Promotion is open exclusively for both existing and new **PB Visa Platinum and/or PB Platinum MasterCard** Principal Credit Cardmembers residing in Malaysia, including staff of Public Bank, its subsidiaries and advertising agency. Supplementary Cardmembers are not eligible to participate on an independent basis.
3. PB Visa Platinum and/or PB Platinum MasterCard can enjoy 5% Cash Back when spend at the participating luxury brand merchants in Malaysia and calculated based on the total transacted amount (the “Qualified Cardmembers”). No MS registration is required.
4. The participating luxury brand merchants are as follows:-
  - Canali
  - Charles & Keith
  - Coach
  - DeGem
  - Flow
  - Giuseppe Zanotti
  - Godiva
  - IWC Schaffhausen
  - Jimmy Choo
  - Pedro
  - Rolex Boutiques by Swiss Watch Gallery
  - Shanghai Tang
  - Swiss Watch Gallery
  - Tumi
  - Vertu
5. The 5% Cash Back is in addition to the generic Cash MegaBonus and VIPs.
6. The tracking of Qualifying Retail Transactions shall be based on transaction dates
7. The total Cash Back allocated for the Promotion is **RM100,000 per month** and **based on first-come- first-serve basis**.
8. The **maximum Cash Back payout is RM100 per Qualified Cardmember** in a tracking month. The awarded Cash Back amount will be rounded to the nearest ringgit Cash Back amount. For example, RM10.32 = RM10 and RM10.58 = RM11.

9. The monthly Cash Back payout will be given to the fastest Qualified Cardmembers who spend with **PB Visa Platinum and/or PB Platinum MasterCard** in a tracking month and based on first-come-first-served basis.
10. The Qualified Retail Purchases made by Supplementary Cardmember shall be aggregated with the Qualified Principal Cardmember spending and the total eligible Cash Back will only be credited into the Qualified Principal Cardmember's Card account.
11. The Cash Back will be credited into the Qualified Cardmember' Principal PB Visa Platinum and/or PB Platinum MasterCard card account within 4 - 8 weeks after the end of each tracking month and shall be reflected in the Qualified Cardmember'PB Visa Platinum and/or PBPlatinum MasterCard Card statement, itemised under "**Luxury Brand Merchants - 5% Cash Back**"
12. The Qualified Principal Cardmember' account must be current, valid and in good standing to be eligible for the Cash Back.
13. Cash Back is non-transferable to any 3rd party and non-exchangeable for up-front cash or kind.
14. In the event if the Cash Back has been credited into the Qualified Cardmember' PB Visa Platinum and/or PB Platinum MasterCard 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.

### **General Terms and Conditions**

1. By participating in this Promotion, the Cardmembers agreed to be bound by the official Terms and Conditions stated herein, including the Bank' decisions on all matters relating to the Promotion which are final, binding and conclusive. No further correspondence will be entertained.
  2. The Bank shall not be responsible or liable for any claims, loss or damage whatsoever, resulting from or in connection with this promotion.
  3. The Bank makes no representation or warranties and accepts any liability or responsibility relating to the offers of the promotion, in particular their quality and suitability for use, or the benefits.
  4. For the avoidance of doubt, cancellation, termination or suspension of the Promotion Period shall not entitled 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.
  5. The Bank' prevailing Terms and Conditions apply in addition to the Terms and Conditions herein.
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