

Terms and Conditions

PB Online Application

1. The programme aims to reward customers with a cash reward of RM50 as welcome gift when they apply for a PB Credit Card Online at www.pbebank.com.
2. It is open exclusively to non-existing PB Cardmembers residing in Malaysia.
3. Employees of Public Bank Group and ex-Cardmembers whose memberships were cancelled less than one year from the date of current application are not eligible for the RM50 welcome gift.
4. The complete declaration form with all required documents must be received by PB Card Services after the online application has been made to enable processing of the Credit Card application.
5. Application or documents received after 30 days will be deemed cancelled and will not be eligible for the RM50 welcome gift.
6. The RM50 welcome gift will only be credited into the Principal Cardmember's Credit Card Account upon first retail transaction of which must be performed within 1 month from the card approval date. The RM50 welcome gift will be credited within 8 weeks from the date of first retail transaction. Retail transaction exclude Auto-Billing, Zero-Interest Instalment Plan (non-terminalised), Mail Order, Cash Advance, Balance Transfer, FlexiPay Instalments and other similar transactions.
7. Only valid and active Principal PB Credit Card accounts are eligible for the welcome gift.
8. The welcome gift will not be awarded if a customer already has an existing PB Credit Card and is applying for a second Principal Card.
9. The welcome gift will only be for one application even though the customer may apply for more than one card.
10. Supplementary Credit Card applications are not eligible for the RM50 welcome gift programme.
11. By participating in the programme, the Cardmember will be deemed to have read, understood and agree to be bound by the Official Rules and Regulations stated herein, including decisions of the Bank which are final, binding and conclusive. No correspondence, disputes and appeals will be entertained. The Bank further reserves the exclusive rights to change, amend, delete or add on these Rules and Regulations without prior notice to the Cardmember and shall become effective on such date as the Bank may determine. The Cardmember agrees to be bound by such amendments.