Public Bank Credit Card Cash Rebate ("Program") Terms and Conditions:

1. The Program is only applicable to the holders of Visa Classic, Visa Gold and Visa Platinum Cards **("Cardholders")** issued by Public Bank (Hong Kong) Limited **("Bank").** The Program is not applicable to Public Bank (Hong Kong) Corporate Card.
2. Each eligible Principal Cardholder's account and its related Supplementary Cardholder's account(s) will be treated as one eligible account **("Account").**
3. Cash Rebate will be credited directly to the Principal Cardholder's account in next statement cycle and it will be shown on the next monthly statement.
4. The Program is only applicable to the amount of transaction actually posted to the monthly statement regarding retail purchase and Octopus Automatic Add Value Service transactions (**"Eligible Transactions")** only.
5. For the avoidance of doubt, transactions including but not limited to cash advance, cash instalment plan amounts, balance transfer amounts, free interest instalment plan amounts, tax payment amounts, internet bill payment, casino transactions, mobile transfer, purchase and/or recharge prepaid card or e-wallets (e.g. PayMe, WeChat Pay, TNG,etc.), charities organization donations, charities organization transaction amounts, speculation commerce, bank handling fees (including annual fees, finance charges, late charges, and cash advance handling fees), and/or unposted/ cancelled/ refunded transactions, all unauthorized transactions and any other service charges determined and informed by the Bank from time to time shall not be included as Eligible Transactions. For the circumstances when there is a discrepancy between the Bank's record and principal cardholder's transaction slip(s) record, the decision of the Bank shall be final and conclusive.
6. The Cash Rebate will be calculated as follow:
   (i) Monthly eligible transaction(s) HK$5,000 or above, Cash Rebate is 0.60%;
   (ii) Monthly eligible transaction(s) HK$2,500 to HK$4,999, Cash Rebate is 0.55%;
   (iii) Monthly eligible transaction(s) below HK$2,500, Cash Rebate is 0.50%.
   The Cash Rebate earned will be rounded down to the nearest two decimal places.
7. To be entitled to obtain the Cash Rebate, such account(s) must be valid, no past due and in good financial standing at the time to credit the Cash Rebate to the Principal Cardholder's account.
8. All Cash Rebate can only be used for deduction of the outstanding balance of the Principal Cardholder's account and it is non-transformable, non-transferable, and cannot be drawn by cash advance or redeemed in cash.
9. The Program is bound by the Terms and Conditions of the Credit Card Cardholder Agreement.
10. Fraud and abuse on the eligible transaction of the Card will result in forfeiture of Cardholder's cash rebate as well as cancellation of the Card. The Bank reserves the sole right to take legal actions in such instances.
11. The Bank reserves the sole right to alter or amend any Terms and Conditions herein and to modify, suspend or terminate the Program at any time without prior notice. In the event of dispute, the decision of the Bank shall be final.
12. In case of any discrepancy or inconsistency between the English and Chinese versions hereof, the English version apply and prevail.

Public Bank (Hong Kong) Limited
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