

**PB/PIBB Card Online Application
Customer Copy**



Reference Number : OA16354000017

CARD SELECTION

Card Type PB Visa Platinum, PB Platinum MasterCard (GOCBWB0513)

PERSONAL DATA OF PRINCIPAL CARDMEMBER

NRIC (New) 870916-38-5115
 Name (as per NRIC/Passport) SARVINDRAN NAIR KRISHNAN KUTTY
 Email Address vins1687@gmail.com
 Are You Related To Any Director/Staff Of Public Bank Berhad Or Its Subsidiaries? N

RESIDENCE

Address L-03-09 , BLOK L, JALAN CHERAS INTAN 8
 TAMAN CHERAS INTAN
 CHERAS
 State Selangor
 Postcode 43200

DECLARATION**DECLARATION BY NON-MALAYSIAN APPLICANT (TICK WHERE APPROPRIATE)**

- | | |
|---|---|
| <input type="checkbox"/> Yes, I/my immediate family members | <input type="checkbox"/> No, I/my immediate family members |
| <input type="checkbox"/> currently hold | <input type="checkbox"/> do not hold |
| <input type="checkbox"/> have held | <input type="checkbox"/> have never held Senior Public Office |

Position held Date from to

PERSONAL INFORMATION

My/Our preference is indicated below:

Yes, I/we want to receive and/or be informed of the products and services, promotional offers and marketing material of the Bank and its Affiliates and strategic partners.

No, I/we do not want to receive and/or be informed of the products and services, promotional offers and marketing material of the Bank and its Affiliates and strategic business partners.

I/We understand that for the details of the Bank's Affiliates and strategic business partners I/We can refer to the Bank's Privacy Notice at www.PBeBank.com.

BNM GUIDELINES ON CREDIT CARDS

For new applicants who earn RM36,000 or less per annum:

- I presently hold credit cards from two (2) or more credit card issuers. I intend to apply for a new Public Bank / Public Islamic Bank Credit Card now. I shall cancel my existing credit card(s) with the other credit card issuer(s) upon receipt of the Public Bank / Public Islamic Bank Credit Card. Should I fail / refuse to cancel the other credit card(s), I shall inform the Bank and the Bank shall be entitled to cancel / revoke my use of the Public Bank / Public Islamic Bank Credit Card.
- I presently do not hold any or am holding only one (1) credit card in my name issued by another credit card issuer.

DECLARATION

I/We confirm that all the above information is true and complete and authorise the Bank to verify from whatever sources the Bank may consider appropriate including the Inland Revenue Board and further to seek and obtain credit information related to my/our application from any Credit Reporting Agencies governed by Credit Reporting Agencies Act 2010. I/We acknowledge that the Card may only be used subject to the Terms and Conditions of the Public Bank Visa/Public Islamic Bank Visa/Public Bank MasterCard/Public Islamic Bank MasterCard Cardmember Agreement and agree to be bound by the Terms and Conditions of the Card. I/We agree to pay the prevailing annual fees upon approval. I/We further agree that the Principal Cardmember shall be responsible for all liabilities and obligations of the Principal Cardmember as well as those of the Supplementary Cardmember(s). The Supplementary Cardmember however, shall only be responsible for his/her own liabilities and obligations. The Bank shall reserve the absolute right to approve or reject my/our application as the Bank deems fit without assigning any reason. I/We consent to and authorise the Bank to disclose to Bank Negara Malaysia, any authority/body having jurisdiction over the Bank, any guarantor(s)/security parties, and/or its lawyers or any other debt collection agent or to such person(s) and/or entity(ies) as permitted by law, any information relating to my/our affairs, banking accounts or conduct thereof (including my/our credit standing) as the Bank deems necessary or expedient. I/We acknowledge that if my/our card application is approved, the yearly Annual Fee payable on the Card shall be waived as per terms stipulated provided my/our Card Account is maintained to the satisfaction of the Bank, my/our Card Account shall remain active for the duration of this period and there is no change in my/our credit standing as made known to the Bank. The Bank shall be entitled to review my/our Card Account at its sole discretion and withdraw this privilege in the event that any of the above conditions have not been fulfilled upon which the Annual Fee shall become payable.

I/We understand that the Bank will not be able to consider/process my/our application herein for the Card or continue to provide the Card unless the Bank can disclose to, share with or receive My Personal Data from the parties mentioned above in compliance with Personal Data Protection Act 2010 and Credit Reporting Agencies Act 2010.

I/We understand that I/we am/are entitled to obtain access to and to request correction of any personal information held by the Bank and that I/we can inform the Bank to cease using my/our personal information for the purposes above and that such request can be made in writing to the Bank at my/our account holding branch or by sending it to Customer Service Department, 13th Floor, Menara Public Bank, 146 Jalan Ampang, 50450 Kuala Lumpur.

* I/We understand that for details of the Bank's Affiliates, the collection, use, storage, sharing and maintaining the integrity of my/our information, I/we can refer to the Bank's Privacy Policy at www.PBeBank.com or obtain a copy from the Bank's branches.

FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

Public Bank Berhad and its subsidiaries in Malaysia, including Public Islamic Bank Berhad, and their respective branches ("PBB Group") are compliant foreign financial institutions under FATCA of the United States of America ("U.S."). FATCA requires enhanced due diligence procedures on customers/account holders within the PBB Group to enable identification and reporting of U.S. Persons and substantial U.S. Shareholders of foreign entities to the Malaysian Competent Authority** and ultimately, to the U.S. Internal Revenue Service (IRS). Pursuant to an Intergovernmental Agreement ("IGA") between Malaysia and the U.S., the Malaysian Competent Authority has issued guidance in order for foreign financial institutions in Malaysia to comply with FATCA.

**The Malaysian Competent Authority appointed by the Malaysian Government is the oversight body for the enforcement of FATCA provisions of the U.S. tax law governing the domestic financial institutions.

In some instances, PBB Group will request certain information to be submitted by its customers / account holders to meet its FATCA obligations. Failure by customers/account holders to provide this information will result in reporting of customer / account holder information to the Malaysian Competent

Authority and may result in a 30% withholding tax on certain payments of U.S. source income, where applicable. Payments to the PBB Group's customers/account holders will generally not be subject to withholding, provided that appropriate certification or other documentation concerning their status is provided to the PBB Group as instructed. To ensure that customer's / account holder's information is accurate, PBB Group requires that customers/account holders provide notification in the event of changes in customers information, including change of mailing address, phone number and nationality within 30 days of a change in circumstances that causes the account opening form to become incorrect.

I / We / The Individual(s) / Representative of the organisation hereby confirm and declare that all information provided by me / us / U.S. shareholder(s) in this Form to the best of my / our knowledge is true and correct.

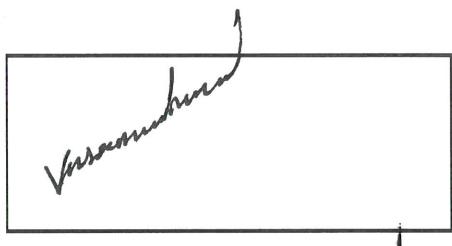
CUSTOMER CONSENT

I consent to allow the Bank the following uses of the information contained in this form as required under FATCA:

- Disclosure of information to the Malaysian Competent Authority and the U.S. Internal Revenue Service
- Authorisation to effect withholding requirements

Note: The Malaysian Competent Authority appointed by the Malaysian Government is the oversight body for the enforcement of FATCA provisions of the U.S. tax law governing the domestic financial institutions.

By signing below, I confirm that I have read and agree to abide all the declarations as stated in the application and the terms & conditions of the respective credit card that includes the Product Disclosure Sheet which is available at www.pbebank.com or at any Public Bank/Public Bank Islamic Bank branches.

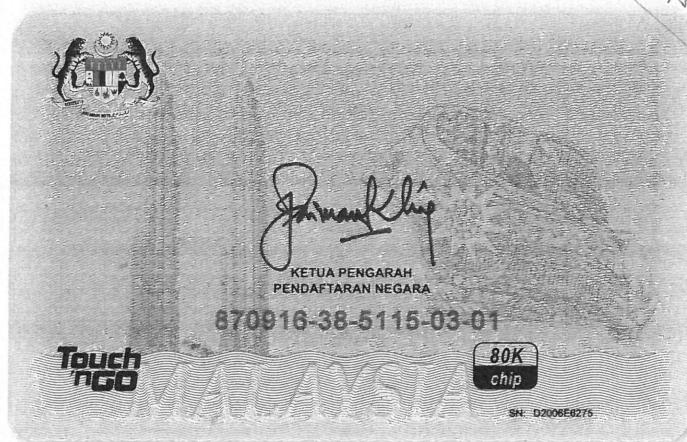
A rectangular box with a black border, intended for a handwritten signature.

Please sign here with **dark black ink** only.
Signature must not exceed box boundaries.

SIGNATURE: PRINCIPAL CARD APPLICANT



PUBLIC BANK
(M)SDN BHD
Excellence Is Our Commitment





AEON CREDIT SERVICE (M) BERHAD/412767-V

EMP'EE#NAME	: A140223 / SARVINDRAN NAIR A/L KRISHNAN KUTTY			STATUS : C
DEPARTMENT/SECTION	: PFD /	I/C# :	870916385115	BANK CODE :
SUPERVISOR	: A13833	PAY PERIOD FROM	: 01/09/2016	TO : 30/09/2016
SEX/RACE	: MALE / IND			
EARNINGS / INCOME	DEDUCTIONS	OTHERS		
BASIC PAY	3720.00	EPF (EMP'YEE) SOCSSO (EMP'YEE) EMPLOYEE TAX	410.00 18.75 29.10	WORKING DAYS TAX (CP39) BASE
TOTAL	3720.00	TOTAL	457.85	OLD / CUR. BASIC 0.00 / 3720.00
EMPLOYER CONTRIBUTIONS				
EPF	521.00	SOCSSO	65.65	HRD LEVY 0.00
				NETT PAY 3262.15



AEON CREDIT SERVICE (M) BERHAD/412767-V

EMP'EE#NAME	: A140223 / SARVINDRAN NAIR A/L KRISHNAN KUTTY			STATUS	: C
DEPARTMENT/SECTION	: PFD /			BANK CODE	:
SUPERVISOR	: 160748			TO	: 31/10/2016
SEX/RACE	: MALE / IND				
EARNINGS / INCOME	DEDUCTIONS			OTHERS	
BASIC PAY	3720.00	EPF (EMP'YEE)	410.00	WORKING DAYS	31.00
		SOCSSO (EMP'YEE)	18.75	TAX (CP39) BASE	3720.00
		EMPLOYEE TAX	29.10		
TOTAL	3720.00	TOTAL	457.85	OLD / CUR. BASIC	0.00 / 3720.00
EMPLOYER CONTRIBUTIONS				ANNL. LEAVE BAL	14.00
				SICK LEAVE BAL	15.00
EPF	521.00	SOCSSO	65.65	HRD LEVY	0.00
				EPF (BASE)	3720.00
				SOC (BASE)	3720.00
				NETT PAY	3262.15



AEON CREDIT SERVICE (M) BERHAD/412767-V

EMP'EE#NAME : A140223 / SARVINDRAN NAIR A/L KRISHNAN KUTTY				STATUS : C
DEPARTMENT/SECTION : PFD /	I/C# : 870916385115	BANK CODE :	App/1/2017	
SUPERVISOR : 160748	PAY PERIOD FROM : 01/11/2016	TO : 30/11/2016		
SEX/RACE : MALE / IND	DEDUCTIONS		OTHERS	
EARNINGS / INCOME	BASIC PAY	EPF (EMP'YEE) SOCSSO (EMP'YEE) EMPLOYEE TAX	410.00 18.75 29.10	WORKING DAYS TAX (CP39) BASE
	3720.00			30.00 3720.00
				
TOTAL	3720.00	TOTAL	457.85	OLD / CUR. BASIC 0.00 / 3720.00 ANNL. LEAVE BAL 14.00 SICK LEAVE BAL 15.00 EPF (BASE) 3720.00 SOC (BASE) 3720.00 NETT PAY 3262.15
EMPLOYER CONTRIBUTIONS				
EPF	521.00	SOCSSO	65.65	HRD LEVY 0.00

PB/PIBB Card Online Application


STEP 1
SIGN on the application form

Prepare the following documents

a) Copy of NRIC*

b) Supporting documents (please refer below)

Source of Income	Minimum Supporting Documents Required
Salaried Employee	<ul style="list-style-type: none"> • Latest 3 months salary slip and / or • Latest Form EA and / or • EPF Statement and / or • Employment Letter / Letter of Confirmation
Self-employed	<ul style="list-style-type: none"> • Latest 1 year Tax Returns with Tax Receipts
Variable Income	<ol style="list-style-type: none"> 1. Latest 6 months of the following: <ul style="list-style-type: none"> ◦ Overtime as reflected on the salary slip ◦ Commissions statements / vouchers ◦ Fee Statements / vouchers 2. Latest 3 years of the following: <ul style="list-style-type: none"> ◦ Dividend statements / vouchers ◦ Interest (profit) 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 salary slip • Latest 2 years Notice of Assesment (for Singaporean only) • Employment Letter

STEP 2

Submit the signed application form together with the supporting documents back to us at either of the following:

- Fax: 03 – 2166 8799
- E-Mail: pbcsonline@publicbank.com.my
- Any Public Bank Branch

Note:

- * Photocopy of IC (both sides)
- * Photocopy of passport and work permit - must be valid for at least a year (for foreigner / expatriate)
- Any additional income documents may be required at the absolute discretion of the Bank.

