

Public Bank - Free for Life!

Annual Fees

Gold	Classic	Manchester United	Executive	Total Retail Purchase P.A (RM)	% of waiver
150	75	68	88	Up to 750	0
75	56.25	51	66	Up to 1,500	25
50	37.5	34	44	Up to 2,250	50
25	18.75	17	22	Up to 3,000	75
0	0	0	0	3,001 and above	100

Basic Requirements

- Photocopy of I.C. (both sides) for principal & supplementary applicant.
- 21 ~ 70 for principal applicant & 18 for supplementary applicant.
- Minimum annual income: Silver RM18, 000, Gold RM 36, 000 and Platinum RM120, 000
- Complete application form with signature.
- Provide complete income supporting documents.

Document Requirements

- ✓ Application form must clearly fill with **BLACK INK** and in **BLOCK** letter.
- ✓ All documents must be in **A4 size** and do not highlight as it cannot be scanned.
- ✓ IC must be rubber stamp with "**For Public Bank use only**".
- ✓ Do not use correction fluid (* Liquid Paper).
- ✓ Unclear document will not be accepted by the bank.
- ✓ For prompt case, do not provide unnecessary document like low pay slip & EPF statement show low pay.
- ✓ Agent Code must be clearly chopped with rubber stamp in **BLACK INK** for SCANNING.
- ✓ If no supplementary card application, do not make any cross / line on the area, just leave it blank.
- ✓ To avoid charge back tell customer to use the card within 7 days upon receiving.

For existing Credit Cards / Charge card holders (Prompt – **most preferred** category)

- Above 12 months membership for local issued card
- Photocopy of current credit card (both sides).

For MNC / PLC / Government employee (MNC & PLC are preferred category)

- Minimum basic salary of RM1500 + fixed allowance.
- Latest 1 months' salary slips or employment letter.
- EA Form or Form J with RM18,000 and above must be attached.
- Latest 3 months bank statement

For small and medium size (unknown) company's employee

- Minimum basic salary of RM1500 + fixed allowance.
- Latest 1 months' salary slips or employment letter.
- EA Form or Form J with RM18,000 and above must be attached.
- Latest 3 months bank statement

Self-employed / Sole proprietor

- Minimum 2 year in business
- Latest 3 months' bank statements.
- Latest Form J
- Form 9, 24, 49 or Business registration certificates

Commission Earner (Not recommended)

- Included insurance, real estate, unit trust, motorcar sales agent.
- Minimum 1 year in business. (Full Time Basis)
- Latest 1 year Form J
- Latest 3 months commission statements.
- Latest 3 months bank statement (commission bank-in account).

Non-Target Market

- Uniform: Low ranking police, army, navy, air force, enforcement unit & etc. Air, sea crew member.
- Position: Foreigner, non skilled worker or field worker, driver, production operator, security guard, contract worker, renovation worker, office assistant...
- Industry: Pubs. Karaoke, SPA, hawkers, small contractor, small food outlet, Moneylender, small leasing and credit companies...
- Income: Less than RM1500 and working in small / less established company.