



<b>PRODUCT DISCLOSURE SHEET</b>	<b>PUBLIC BANK LAO LIMITED</b>
<b>Read this Product Disclosure Sheet before you decide to take up the PBLL Credit Card. Be sure to also read the general terms and conditions.</b>	<b>PBLL VISA Gold Credit Card</b>
<b>1. What is this product about?</b>	
This is a Visa Gold credit card, with a line of credit granted by Public Bank Lao Limited to Cardmember and where any amount of the Credit utilized by Cardmember has not been settled in full on or before the due date, the unsettled amount will be subject to finance charges.	
<b>2. What do I get from this product?</b>	
<p>(i) <u>Supplementary Cards</u> You can also apply for Supplementary cards to extend the privileges and convenience of your Visa Cardmembership to your loved ones.</p> <p>(ii) <u>Credit Limit</u> Credit limit assigned is subject to credit review and evaluation by the Bank. Where the Cardmember operates two or more cards with the Bank, a total Combined Credit Line will be extended to cover the use of all cards held by the Principal Cardmember and the Supplementary Cardmember(s), if any. If preferred, the Supplementary Card may be nominated with a separate Credit Line from a minimum of LAK4,000,000. Emergency temporary Credit Line extension will depend on circumstance and payment record.</p> <p>(iii) <u>Cash Access</u> Customer can withdraw cash at all domestic and overseas ATMs with VISA/ PLUS logo. ❖ Cash Withdrawals via Public Bank Lao ATM will incur a service fee of 2% of amount withdrawn or LAK40,000 per transaction, whichever is higher. ❖ Cash Withdrawals via non-Public Bank Lao ATMs will incur a service fee of 5% of amount withdrawn or LAK100,000 per transaction, whichever is higher.</p> <p>(iv) <u>Worldwide Acceptances</u> PBLL VISA Gold Credit Card is accepted at as many as 29 million VISA merchant locations worldwide. It can be used at any merchants locally or internationally displaying the Visa logo.</p> <p>(v) <u>Security and No Hassle of Carrying Cash</u> With the latest security features of the smart chip technology on the PBLL VISA Gold Credit Card, Customer can also make purchases wherever VISA is accepted. It works as good as cash minus the risk and hassle of carrying cash.</p> <p>(vi) <u>Monthly Statement</u> Free Monthly Statement services for Cardmember to keep track of their retail purchases using the PBLL VISA Gold Credit Card. All purchase transactions information are recorded in the monthly Statement.</p>	



### 3. What are my obligations?

(i) Minimum Monthly Repayment

10% of the outstanding balance or a minimum of LAK400,000

(ii) Interest-Free Period for Retail Purchase

A 14-day interest free period on all retail purchases, provided all outstanding balances of the previous month, as per the monthly statement, are fully settled within the due date. Where the interest-free period is not applicable, a finance charge rate of 1.50% will be levied on all interest purchases from statement date.

Note: Retail purchases exclude cash advance.

(iii) Finance Charges

Finance Charges	Retail Purchases	18% p.a.	Retail purchases finance charges
	Cash Advance	20% p.a.	Cash advance finance charges

(iv) As the principal cardholder, you are liable to all transactions incurred by the Supplementary cardholder.

### 4. What are the fees and charges I have to pay?

(i) Joining Fee and Annual Fee

PBILL VISA Gold Card	Principal	Supplementary
Joining Fee (one-time fee)	LAK200,000	LAK100,000
Annual Fee	LAK400,000	LAK200,000

(ii) Cash Advance Fee

Cash Advance Fee (one-time fee)	2% of Withdrawal Amount or LAK40,000, whichever is higher
❖ Public Bank Lao ATMs	
❖ Affiliated Banks and Financial Institutions Worldwide	5% of Withdrawal Amount or LAK100,000, whichever is higher
Finance Charge for Cash Advance	20% per annum

A one-time cash advance fee based on the above will be charged for the amount of cash advance or a minimum of LAK40,000 for Public Bank Lao ATM or LAK100,000 for non-PB Laos ATM. IN ADDITION, finance charge will be computed on each cash advance calculated from the date of the cash is advanced until date it is settled in full.

(iii) Over Limit Fee

Not applicable



(iv) Overseas Transaction Conversion Fee

Transactions made in foreign currency will be converted to KIP Laos using USD as the base currency on the date it is received and/or processed at the conversion rate as may be determined by Visa Worldwide at its absolute discretion. In addition, you will also have to pay administration cost of 1.25% of the converted KIP Laos amount for the conversion of the transactions made in foreign currency. The exchange may differ from the rate in effect on the date of the transaction due to market fluctuations. Such rate imposed shall be final and conclusive and the Cardmember shall bear all exchange risks, losses, commission and other bank charges which may thereby be incurred.

(v) Sales Draft Retrieval Fee

LAK120,000 per request

(vi) Additional Statement Request Fee

LAK50,000 per request

(vii) Lost or Theft Card Replacement Fee

LAK200,000

**5. What if I fail to fulfill my obligation?**

(i) Late Payment Fee

Failure to make the Minimum Payment by the Due Date, a further charge of minimum of LAK100,000 or 5% of minimum amount due on monthly statement, whichever is higher, shall be debited to the Card Account.

(ii) Right to Set-Off

Public Bank Lao Limited has the right to set-off all or any accounts maintained with the Bank and / or its subsidiaries against any outstanding balance in this credit card account.

(iii) Liability for Unauthorised Transactions

In the event of card loss/theft, your maximum liability for unauthorised transactions is limited to LAK560,000, provided that you have not acted fraudulently or have not failed to inform us of your credit card as soon as reasonably practicable after having found that your credit card is lost or stolen. If investigation discloses that you are involved in the incurring of any unauthorised charges, you shall be liable for all the unauthorised charges incurred, including financial charges, whether before or after the Bank's receipt of such confirmation. It is expressly agreed that the Bank is not under any duty to ensure that the Credit Line prescribed by the Bank is not exceeded.

*Note: If you fail to abide the terms and conditions of the credit card, we have the right to terminate your card.*

**6. What are the major risks?**

Your Card being stolen or lost.

You should notify Public Bank Lao Limited immediately after having found that your credit card is lost or stolen. For stolen or lost card, call +(856)21 262 188. Should there be a compromise on your secret PIN you must also report it immediately.

By paying only minimum monthly repayment, the interest amount and the time taken to settle the full amount will increase. Consider your repayment capacity when charging the credit card. The finance charges imposed on the outstanding balance for this credit card is based on a finance charge rate of 18% p.a. If you use your credit card to make repayment for other financing, it may cost you more.



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**PUBLIC BANK LAO**

**7. What do I need to do if there are changes to my contact details?**

It is important that you inform Public Bank Lao Limited in writing of any change in your contact details to ensure that all correspondences reach you in a timely manner.

You may contact Public Bank Lao Limited at:

**100/1-4, Khunbulom Road, P.O.Box 6614  
Ban Hatsady Tai, Chanthabuly District,  
Vientiane Capital, Lao PDR.  
Tel: (856-21) 262 188,  
Fax: (856-21) 262 077,  
E-mail: [laosccd@publicbank.com.la](mailto:laosccd@publicbank.com.la)**

**IMPORTANT NOTE : LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP  
REPAYMENTS ON YOUR CREDIT CARD BALANCES**

The information provided in this disclosure sheet is valid as at 01 Jan 2024.