



PRODUCT DISCLOSURE SHEET	PUBLIC BANK LAO LIMITED
Read this Product Disclosure Sheet before you decide to take up the PBLL Lifestyle VISA Debit Card. Be sure to also read the general terms and conditions.	PBLL Lifestyle VISA Debit Card
1. What is this product about?	
<p>PBLL Lifestyle VISA Debit Card is a two-in-one card combining Visa debit card and ATM functions. The card is linked to the Savings/Current Account of the individual and any expenditure will be deducted directly from the banking account. This is a PBLL Lifestyle VISA Debit Card, a payment instrument which allows you to pay via a direct deduction of the cost for goods and services from your banking savings account at participating retail and service outlets. You are required to maintain a Savings/Current Account with us, to be linked to your VISA Debit Card. If you close your savings account maintained with us, your VISA Debit Card will be automatically cancelled.</p>	
2. What do I get from this product?	
<p>(i) <u>Interest-Earning</u> Credit balances will earn interest credited monthly, computed based on the daily balance in the Debit Card Account. Interest Rates will follow that offered for the respective Savings Account/Current Account. Please check with our Customer Service at (856)21 262 188 or visit our website at: www.publicbank.com.la for latest interest rates applicable.</p> <p>(ii) <u>Cash Access</u> Customer can withdraw cash at all domestic and overseas ATMs with VISA/ PLUS logo. ❖ Cash Withdrawals via Public Bank Laos ATM, service fee is free. ❖ Cash Withdrawals via non-Public Bank Laos ATMs will incur a service fee of 5% of amount withdrawn or LAK100,000 per transaction, whichever is higher.</p> <p>(iii) <u>Constant Control</u> Maintain a balance in the Card Account which best suits the desired lifestyle as a Debit card can be personalized by setting his or her daily ATM withdrawal and spending limit.</p> <p>(iv) <u>Worldwide Acceptances</u> PBLL Lifestyle VISA Debit 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 Lifestyle VISA Debit 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>Other features and benefits of the PBLL Lifestyle VISA Debit Card:</u> ❖ No monthly finance charges ❖ No monthly late charges ❖ Works as good as credit card</p>	



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

- (i) Annual Fee
Principal: LAK200,000
- (ii) Card Replacement Fee
LAK200,000
- (iii) Withdrawal Fee
 - ❖ via Public Bank Lao ATMs: Waived
 - ❖ via Non-Public Bank Lao ATMs: 5% of amount withdrawn or LAK100,000 for each successful transaction, whichever is higher.
- (iv) Overseas Transactions 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
Free of Charge
- (vii) Balance Enquiry Fee
 - ❖ via Public Bank Lao ATM & Non-Public Bank Lao ATM: Waived

4. What if I fail to fulfill my obligations?

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 debit card as soon as reasonably practicable after having found that your debit 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 unauthorized 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 Current Balance prescribed by the Bank is not exceeded.

5. What are the major risks?

Your Card being stolen or lost.

You should notify Public Bank Laos immediately after having found that your debit 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.



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PUBLIC BANK LAO

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

It is important that you inform Public Bank Lao 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 Laos at:

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

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