1) **What is credit card?**
A credit card is a thin plastic card usually sized 8.5 cm x 5.4 cm, that contains identification such as signature or picture that authorizes the person named on it to charge purchases or services to his credit card account, charges which he will be billed periodically, like in a statement.

2) **Feature of Phongsavanh Credit Card**

Below is the brief description of the features of the credit card

### Front of Card

**Bank Name**
The name of the bank which issues the credit card, also called the Issuer Bank. This Bank will advance you a credit limit to use with the card base on your credit/financial standing. It will issue you a statement once a month, where you have the option to pay in full or pay the minimum.

**CHIP**
This is a chip embedded in the card which is used to communicate information at a Point-of-Sales Terminal. The chip card is issued on EMV chip platform. The EMV technical specifications are developed (jointly by EuroPay International, MasterCard International, and Visa International) to provide standards for processing debit and credit transactions, and ensure global interoperability for the use of Chip technology in the payment industry.

**Card Number**
The card number has 16 digits, which is also the cardholder’s account number which is embossed on the card.

Pre-printed 4 digits
These 4 digits which are printed onto the card must be identical to the first 4 digits of the embossed card number.

**Member Since**
The year that you become a card member of Phongsavanh Bank (PSVB).

**Cardholder Name**
Your preferred name as indicated to PSVB in the application form to be embossed on the card.

**Valid Thru**
The expiry month and year of this card in the format of mm/yy where mm is the month and yy is the year. You can use the card until the last day of the month.

**Visa Logo or MasterCard Logo**
The logo of Visa or MasterCard International which also denotes the brand name, which must be displayed according to specifications laid down by the brands.

### Back of Card

**Flying Dove or World Map**
It is a three dimensional hologram which appear to move as you tilt the card and is part of the mandatory feature on the card.

**Plus Sign**
The Plus symbol denotes that this card can be used at any ATMs with this PLUS sign (for VISA card), around the world.
Cirrus Sign
This card can be used at any ATMs with this Cirrus symbol (for MasterCard), around the world.

Signature Panel
This is the panel where you have to sign on it when you first receive your card. It is important that you sign on the card, as the cashier will have to match the signature on your card with the signature you sign on the sales draft when you make your purchase. This is to ensure that there is no unauthorized use of your card.

CVV/CVC
It stands for Card Verification Value (CVV) for Visa and Card Validation Code (CVC) for MasterCard, which is a unique check value, generated using a secure cryptographics process.

Magnetic Stripe
The magnetic stripe contains the necessary information which can be read by the Point-of-sale Terminal when swiped across it, to complete a Transaction.

3) How many types of credit card
There are currently two brands of cards i.e. MasterCard and Visa brand. However the Bank may issue more brands in the near future. For the MasterCard and Visa, the Bank has two types of product i.e. Classic and Gold.

4) Benefits of having a credit card

Reduce Risk
You do not have to carry cash with you to make purchases. This will reduce the risk of cash handling.

Convenient
It is also more convenient to just carry the credit card instead of cash which can be very bulky especially if you want to travel overseas.

International Assistance
Whenever you travel worldwide, you can call Visa or MasterCard 24 hours 7 days a week for assistance on your respective card brand, for the services as per below.

Visa Global Service
Service available to all Visa cardmembers:-
- Lost / stolen card reporting
- Emergency card replacement service
- Emergency cash disbursement service
- Access your credit card account in participating countries.

Visa Gold cardholders enjoy benefits like:-
- Travel assistance
- Emergency translation assistance
- Lost luggage assistance
- Emergency ticket replacement assistance
- Emergency medical assistance
- Emergency legal assistance
- Prescription assistance- Emergency message service
- Valuable document delivery assistance

Visa Global Customer Assistance Service (GCAS).
For details and the latest GCAS toll free numbers, visit the Visa Asia Pacific website at www.visa-asia.com

MasterCard Global Service
Service available to all MasterCard cardmembers:-
- Lost or stolen cards
- Emergency replacement cards
- Emergency cash advances
- Locate an ATM that accepts MasterCard®, Maestro®, and Cirrus® brands
- Access your account related information
- Access any applicable card benefits

MasterCard Gold cardholders enjoy benefits like:-
- MasterRental® Insurance Coverage
- Purchase Assurance® and Extended Warranty Travel Assistance Services:
  - MasterTrip® Travel Assistance
  - MasterAssist Medical Protection®
  - MasterRoadAssist® Roadside Service
  - MasterLegal® Referral Service

For the details and the latest MasterCard Global Service toll free numbers, visit their website at www.mastercardonline, and go to ‘mastercard web sites’

Outside the United States
For countries not listed in the Mastercard directory, you can call the following telephone number collect to the United States in the event of an emergency
- 1-636-722-7111.

5) How to obtain a credit card
You have to apply to Phongsavanh Bank for the card by obtaining a PSVB credit card application form. However there are eligibility conditions which are as per below.

6) Eligibility
Below is the basic eligibility

<table>
<thead>
<tr>
<th>CARD TYPE</th>
<th>MINIMUM MONTHLY INCOME</th>
<th>MINIMUM AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>LAK3.3M (USD 400)</td>
<td>21</td>
</tr>
<tr>
<td>GOLD</td>
<td>LAK10M (USD 1,200)</td>
<td>21</td>
</tr>
</tbody>
</table>

However if you have no or insufficient income you can pledge your Fixed Deposit with the Bank. Fixed Deposit must be issued by Phongsavanh Bank. Maximum credit limit given will be 90% of the Fixed Deposit value. Fixed Deposit receipts will be kept by the Bank.

7) Credit card application form
You can obtain a credit card application form from any of Phongsavanh Bank’s (PSVB) branches or service units and fill in the particulars required in the application form. Select the type of card ie Classic or Gold that you want to apply for. Once you have filled in the application form, submit it together with the required documents stated in the application form, to any of PSVB’s branches or service unit.

Documents required
Photocopy of the required documents are:
1. ID and Family book
2. Latest 2 month’s salary slip
3. Latest 3 month’s cash management or savings account statement with activity
4. Village’s verification

Additional documents if self employed
1. Business Registration
2. Latest 3 month’s company Bank statement

8) Supplementary Cards
You may apply for an additional card on your card account known as Supplementary Card for a person or persons whom you have chosen to be an additional card member/s. However you must pay for all the charges made by the Supplementary Card member/s on the card. You may assign a separate (lower) credit limit to the supplementary card member/s.

9) Approval of Application
PSVB will process the application and the approval process may take no later than 10 days except, those applications from provincial branches, which will be within 3 weeks. If it is approved, the credit card plastic will be issued with your name embossed on it. PSVB will inform you to collect the credit card at the collection branch or service unit that you have selected in your application form.

There is a card mailer attached to your credit card which will show “Card Number”, “Cardmember’s Name” and “Total Combined Credit Limit”. Upon receipt of your credit card, you have to check the card number on the physical card against the card mailer and also your name to ensure they are correct. If correct then sign on the signature panel at the back of the card. If the details on the card do not match, report to PSVB’s customer service at 856-21-218912 and 856-21-219221.

10) Credit Limit
There is a credit limit assigned on the use of your card. That means you can only use/spend up to the credit limit assigned. If the full limit is utilized, subsequent transaction will be declined. If you have two or more Cards, there is a Customer Credit Limit which is the total credit limit to cover the use of all the Cards held by you including the Supplementary cardmember/s, notwithstanding the existing applicable credit limit for each Card.

11) Card Collection
All cards will be sent to PSVB branches for the card member/s collection. You must indicate in the application form the bank branch that you wish to collect your card from.

12) To activate the credit card
You have to activate your card before you start to use it, by calling our customer service centre at telephone number 856-21-218912/856-21-219221 and giving your particulars. You will also be asked some questions to verify your identity. Once activated, you can start using the card.

13) Personal Identification Number (PIN)
If you have requested for a PIN (by checking the PIN box in the application form), a PIN mailer will be generated and you will be contacted to collect it at the same PSVB branch where you collect your card.

14) Where can the card be used
1) Shops and Establishment & at Recurring merchant
At any shop or merchant establishment that accepts the brand of the credit card that you are holding. Normally the logos as per below of the brands will be displayed in and at the entrance to the shops or establishment.

Visa Card/MasterCard Logo

2) At ATM
You can withdraw cash advance from any ATMs, locally or internationally, which display the logos as per below. You will need to have a Personal Identification Number (PIN) that comes with the credit card, if you have chosen in the credit card application form, to be able to withdraw at the ATM.

MasterCard Brand

Visa Brand

1. Withdraw Cash Over the Counter
If you do not have the PIN, you can also withdraw cash over the counter i.e. at any Banks, locally or internationally, which display the Visa or MasterCard logo as above.

2. Online internet
You can also use your credit card to purchase goods and/or services through the online internet sites but you will be solely be responsible for the security of such use at all times. The Bank will not under any obligation to verify the identity or the authority of the person entering your Card information.

15) To begin use of the credit card at a merchant after activation
When you want to use your credit card to purchase goods and services, you must ensure that the shop or merchant accepts the brand of the credit card that you are holding. Most of the merchants will have the decals or stickers of the brand present in the shop or establishments. After you have selected what you want to purchase, hand the credit card to the cashier. The cashier will then insert / swipe your card at the Point-of-Sale Terminal (POS) and enters the amount of your
purchase on the POS key pad. After about 20-30 seconds, there will be a response shown on the POS. If your credit card account is in order, there will be approval code shown on the machine. Other type of code shown will be either decline or referral.

If the transaction is approved, the POS will generate two sales slip i.e. 1st is your copy and 2nd is the merchant copy. The cashier will hand the merchant copy for you to sign. After you have signed, the cashier will compare the signature with the signature at the back panel of the card. When in order, the cashier will hand over the goods and your copy of the sales draft, which means that your purchase is completed.

16) **Background on how a credit card transaction works at a Point-of-Sale (POS) terminal**

   the cashier enter amount to the POS terminal, which is then send electronically via a telephone line to the Acquirer Bank. From Acquirer Bank, this is sent to the Issuer Bank via Visa or MasterCard. Issuer Bank will then response with an authorization code if valid.

   Your card account credit limit will be reduced by the amount of this purchase. The merchant sees the approval on POS, then print the merchant copy of the receipt for your signature. You then receive the product or the services and a customer copy of the sales draft.

Below is an illustration of the transaction flow.

Credit card processing when making a purchase at merchant

1. THE CARDHOLDER REQUESTS A PURCHASE FROM MERCHANT
2. THE MERCHANT SUBMITS THE REQUEST TO ACQUIRER BANK
3. THE ACQUIRER BANK SENDS A REQUEST TO ISSUER BANK VIA THE RELATED VISA/MASTERCARD NETWORK TO AUTHORIZE THE TRANSACTION
4. AN AUTHORIZATION CODE IS SENT TO THE ACQUIRER BANK VIA THE RELATED VISA/MASTERCARD NETWORK IF THERE IS VALID CREDIT AVAILABLE AND GOOD STATUS CARD
5. THE ACQUIRER BANK SEND THE AUTHORIZATION CODE OF THE TRANSACTION TO THE MERCHANT
6. THE CARDHOLDER RECEIVES THE PRODUCT

---

ISSUER BANK (PHONGSAVANH BANK)

VISA/MASTERCARD NETWORK

ACQUIRER BANK

MERCHANT

CARDHOLDER

1. THE CARDHOLDER REQUESTS A PURCHASE FROM MERCHANT

---

Below is an illustration of the transaction flow.
17) What happen after I make a purchase at a merchant.
, the merchant will perform a settlement on the POS terminal, and the transaction is sent electronically to the Acquirer Bank which then routes it to the Issuer Bank via Visa or MasterCard. The Issuer Bank then post it to your credit card account.

18) Statement of account

The statement will state all the transactions with the respective name of the merchants and place where the transaction takes place and sent to you on a monthly basis.

Upon receipt of the monthly statement, you may choose to pay the total current balance which is the full repayment or if you choose not to settle the current balance in full, you shall pay the specified total minimum payment on or before the payment due Date.

19) The minimum payment means

i. Where your current balance does not exceed your credit limit or your account is not ‘past due’, it is calculated at 10% of the ‘outstanding balance’ + ‘any fees and charges’ or LAK250,000, whichever is higher.

ii. Where your current balance exceeds your credit limit and/or it is ‘past due’, the amount in excess of your credit limit and/or past due minimum amount plus (i) above or LAK250,000 whichever is higher.

Upon the receipt of your statement, you must examine all the transactions billed therein. If there is any error, you have to report to PSVB within 20 days from the statement date. Any failure to do so, PSVB reserves the right to reject your dispute. For details on disputing transaction, refer to the Frequently Asked Question (FAQ) under ‘Transaction Under Dispute’

20) How is the current balance determined?

The outstanding balance is stated as the “Total Current Balance” on the statement. To determine the Current Balance, we take the outstanding balance on your Card Account at the beginning of each billing period, called the “Previous Balance” on the statement of accounts and add any purchases or cash advances or fees and charges and subtract any credits or payments credited as of that billing period.

21) Finance charges and Interest

Retail transactions
There is an interest free period of 20 days for retail transactions.

Cash Advance transactions
Interest charge is imposed on cash advance transaction from the transaction date until full repayment.

Interest free period
This period is the number of days from the statement date to the due date, following the statement date where no interest is imposed (for retail purchases only).

22) Calculation of Finance or interest charges

If you pay less than the Current Balance or make no payment or only part payment by the Payment Due Date or you make payment after the Payment Due Date or you have taken a cash advance, finance charge will be levied to your account in the subsequent statement.

The interest is calculated on the outstanding amount not settled and the cash amount on a daily basis until full repayment.

Retail interest calculation

\[ F = (B) \times (P/D) \times (R) \]

Where:

- \( F \) is the total finance charge imposed for the month
- \( B \) is the interest bearing amount
- \( P \) is the interest bearing period in days on which the balance \( B \) is imposed with finance charge
- \( D \) is the number of days used as the base for the annual interest rate
- \( R \) is the annual rate of the finance charge

Finance charges would be at the rate of 18% per annum or such other rate that may be prescribed from time to time.

When you pay after the due date stated on the statement, there will be a late charge imposed. The fee amount will be as specified in the monthly statement.

23) Main type of charges

Joining fee - this is a one-time fee for joining as a credit card member

Annual fee - this is a fee that is charged to your account annually, on your anniversary date.

Interest Charge - the interest is charged if you make payment after the due date (for retail purchases). For cash, it is levied on a daily basis.

Overlimit Fee - this fee is charged on any occurrence your card exceeds your assigned credit limit within each statement.

Cash advance fee - this is a fixed % of the cash advance withdrawal, subject to a minimum amount

Late Payment Charge - this is a fixed % of the minimum amount due stated on the credit card statement, if the payment is made after the payment due date, subject to a minimum fixed fee.

Card Replacement Fee - the fee that is charged for any card replacement.

The fee amount will be as specified in the monthly statement.

24) Card Safety

The responsibility for the safety of the credit card lies with you. Here are some steps you can take to make sure that card safety is practiced when using your card in person.

1. Pay at the register. In this way you are less likely to be subject to skimming, a scam whereby an employee takes an unauthorized scan of your card, or make an unauthorized transaction on your card. If you must hand your card over to the waiter or salesperson, try to keep the card in your sight at all times.

2. Check your card immediately after it is returned to you. There are times, where the employee tries to steal your card, by returning a different card which is an invalid card, to you with the same brand and issuing bank name. Do check that the card returned to you is your own card.

3. Beware of tip fraud. a scam whereby a service employee alters the tip amount when entering the final bill at the cash register or point-of-sale system.

4. Check for skimming at ATM and PIN entry terminals. If an ATM or PIN entry device looks odd or different, don’t use it. Skimmers frequently attach devices to ATMs or PIN entry devices – especially those that are not monitored by merchants – to steal card data encoded on magnetic strips.

5. Do not respond to emails requesting your Credit Card Details or other personal identifiers.

Fraudster go “Phishing for Information”, also called “carding” or “brand spoofing” which is the creation of email messages and web pages that are replicas of existing legitimate sites and businesses. These emails are used to trick users into submitting personal, financial or password data and ask for information such as credit card numbers, bank account information and passwords that will be used to commit fraud.

25) Lost or Stolen Card
You must take all reasonable precautions and diligence to prevent your card from being stolen or lost. You must report the loss of your card immediately to PSVB’s Customer Service. However, you are liable for the transactions, if any, prior to the reporting of your lost card.

26) Do’s and Don’t

<table>
<thead>
<tr>
<th>Card Safety</th>
<th>Do</th>
<th>Don’t</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Sign the signature panel of your new card as soon as you receive it.</td>
<td>• Never keep your PIN together with the card.</td>
<td></td>
</tr>
<tr>
<td>• When creating your PIN, choose one which you can memorize easily but avoid</td>
<td>• Never disclose your PIN to anyone. You are the only person who</td>
<td></td>
</tr>
<tr>
<td>numbers which are available to other people, such as your telephone number,</td>
<td>should know it.</td>
<td></td>
</tr>
<tr>
<td>date of birth, or car license plate number.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Keep a record of your credit card(s) and account information together with</td>
<td>• Do not write down your PIN or passwords. Memorize them.</td>
<td></td>
</tr>
<tr>
<td>the card issuer’s contact information in a secure place.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Notify your issuer bank in advance of a change in address, preferably in</td>
<td>• Do not lend your credit card(s) to anyone.</td>
<td></td>
</tr>
<tr>
<td>writing.</td>
<td>• Do not leave cards or receipts lying around.</td>
<td></td>
</tr>
<tr>
<td>• Contact the card issuer immediately if your credit card is lost or stolen.</td>
<td>• Do not write your account number on postcards or outside an</td>
<td></td>
</tr>
<tr>
<td>• Cancel your stolen/lost credit cards as soon as possible. Get new ones,</td>
<td>envelope.</td>
<td></td>
</tr>
<tr>
<td>and use different PINs from the previous ones.</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Card Usage</th>
<th>Do</th>
<th>Don’t</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Make sure that your card is returned after every use and the card is yours.</td>
<td>• If possible, do not let your card out of your sight when it is</td>
<td></td>
</tr>
<tr>
<td>• Always check sales slip including the purchase amount, before you sign</td>
<td>being processed for authorization.</td>
<td></td>
</tr>
<tr>
<td>them.</td>
<td>• Never give your card number over the phone, unless you are dealing</td>
<td></td>
</tr>
<tr>
<td>• Always check your billing statement, especially after a trip. Check the</td>
<td>with a credible company, or you have initiated the call yourself.</td>
<td></td>
</tr>
<tr>
<td>amounts of your purchases against your sales slip and receipts - look for</td>
<td>• If you feel pressured by a telemarketing salesperson, be suspicious.</td>
<td></td>
</tr>
<tr>
<td>transactions which are not yours.</td>
<td>• Never give your account number under these circumstances.</td>
<td></td>
</tr>
<tr>
<td>• When your card has become stuck inside an ATM machine, be suspicious of</td>
<td>• Protect your cards as if they were cash. Do not leave them</td>
<td></td>
</tr>
<tr>
<td>anyone offering their help, even if they appear to be a bank security officer.</td>
<td>unattended anywhere, such as in a car, bar, nightclub or on the</td>
<td></td>
</tr>
<tr>
<td>Criminals can obtain your PIN by several means (shoulder surfing or</td>
<td>beach.</td>
<td></td>
</tr>
<tr>
<td>straightforward questioning), then retrieve your jammed card from the ATM</td>
<td>• Never give out any personal information when using your credit</td>
<td></td>
</tr>
<tr>
<td>and use it to withdraw funds.</td>
<td>card, other than your ID number if requested.</td>
<td></td>
</tr>
<tr>
<td>• Carry your cards separately from your wallet.</td>
<td>• Never give your card number over the phone, unless you are dealing</td>
<td></td>
</tr>
<tr>
<td>• Your card may break when you sit with your wallet at the back trouser’s</td>
<td>with a credible company, or you have initiated the call yourself.</td>
<td></td>
</tr>
<tr>
<td>pocket.</td>
<td>• If you feel pressured by a telemarketing salesperson, be suspicious.</td>
<td></td>
</tr>
<tr>
<td>• Pay your billing statement on time to avoid late payment charge.</td>
<td>• Never give your account number under these circumstances.</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Purchase Online</th>
<th>Do</th>
<th>Don’t</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Make sure you are purchasing merchandise from legitimate and reputable</td>
<td>• Do not purchase merchandise unless you are certain you deal with</td>
<td></td>
</tr>
<tr>
<td>sources. Contact the company directly if in doubt.</td>
<td>repuitable sources.</td>
<td></td>
</tr>
<tr>
<td>• Purchase merchandise directly from companies that hold the trademark or</td>
<td>• Do not buy from sellers who do not hold the trademark or the</td>
<td></td>
</tr>
<tr>
<td>the official legal right to produce or sell a product.</td>
<td>official right to produce or sell a product.</td>
<td></td>
</tr>
<tr>
<td>• Try to obtain a physical address rather than merely a post office box and</td>
<td>• Do not trust a site just because it claims to be secure.</td>
<td></td>
</tr>
<tr>
<td>a phone number, call the seller to see if the number is correct and working.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Be cautious when dealing with individuals/companies from outside your own</td>
<td>• Do not reveal financial or personal information about yourself in</td>
<td></td>
</tr>
<tr>
<td>country.</td>
<td>emails.</td>
<td></td>
</tr>
<tr>
<td>• Make sure you know who the company is and where it is physically located.</td>
<td>• Do not respond to emails requesting your Credit Card Details or</td>
<td></td>
</tr>
<tr>
<td>Businesses taking place in cyberspace may be in another part of the country</td>
<td>other personal identifiers or financial information.</td>
<td></td>
</tr>
<tr>
<td>or in another part of the world. Resolving problems with unfamiliar companies</td>
<td>• Do not purchase merchandise unless you are certain you deal with</td>
<td></td>
</tr>
<tr>
<td>can be more complicated in long-distance or cross-border transactions.</td>
<td>legitimate and reputable sources.</td>
<td></td>
</tr>
</tbody>
</table>

Below are the Frequently Asked Questions, which will assist you in any further information you may require.

27) Frequently Asked Questions

<table>
<thead>
<tr>
<th>Questions</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>How to apply for PSVB Credit Card?</td>
<td>You can walk in to any PSVB branches and service units nationwide and fill the application form</td>
</tr>
<tr>
<td></td>
<td>1. Principal Cardholder must be 21 years old and above</td>
</tr>
<tr>
<td></td>
<td>2. Supplementary Cardholder must be 18 years old and above</td>
</tr>
<tr>
<td></td>
<td>3. Minimum monthly income must be 3,300,000 kip.</td>
</tr>
<tr>
<td>What supporting documents do I have to</td>
<td>Document that you need to provide are:</td>
</tr>
<tr>
<td>give to PSVB?</td>
<td>1. Copy of ID Card or Passport or Family Book</td>
</tr>
<tr>
<td></td>
<td>2. Your Salary slip</td>
</tr>
</tbody>
</table>
### Letter from Employment

3. Letter from Employment
4. Village Head's verification
5. Bank statement

### Do I have to pay any fee from the beginning?
Yes. You have to pay the following fees:
1. Joining fee (this is a onetime fee)
2. Annual fee (this is yearly fee billed upon the anniversary month)

### Can I change personal information?
You can change any of your personal details (e.g. name, billing address, phone number, contact branch) simply by filling out a multipurpose form at your nearest PSVB branch.

### Card Usage

**How do I use the Card?**
You can buy product/service at any shop, worldwide which have VISA logo for VISA Credit Card
You can buy product/service at any shop, worldwide which have MasterCard logo for MasterCard Credit Card

**When do I settle my outstanding bills?**
When you will receive the statement by the cycle bill date assigned by the Bank

**What if I forget to pay my bills?**
You will be levied a late payment charge and interest and your card may be temporary suspended.

### Cash Advance

**Which ATM can I withdraw cash?**
You can withdraw cash at any ATM which has CIRRUS logo for MasterCard and PLUS logo for VISA Card, worldwide

**Which Bank counter can I withdraw cash?**
You can withdraw cash at any PSVB branches and service units nationwide and at any Banks that provide this service, worldwide

**Is there a maximum or minimum amount that I can withdraw?**
Minimum cash advance amount is LAK400,000.
Cash Advance limit:
- Gold - 75% of credit limit
- Classic - 75% of credit limit

**Do I have to pay any fees for cash withdraw?**
The cash withdrawal fee is LAK50,000 or 3% whichever is higher.

### Card Replacement

**Who can request for a card replacement?**
A card replacement can be requested by:
1. Principal card member for his/her own card and those of his/her supplementary card
2. Supplementary card member for his/her supplementary card only

**When can a replacement request be made?**
When the card is
1. Lost or stolen/faulty/damage-dented or broken/uncollected within 90 days/retained at ATM/technical error/internet fraud.

**Can I request a replacement card via telephone?**
No.

**What do I need to do to request for a replacement card?**
You can call PSVB customer service or fill up the multipurpose form with the following details and sign on the form
- Your name and ID card number
- Credit card number
- Reason(s) for card replacement

The replacement card may carry a new card number. If the card member has any auto-debit arrangements, please update your respective service provider/s. If you have previously requested for a PIN, a new PIN will be generated.

Cut the existing credit card into halves.

**What must I do, if my credit card is lost or stolen?**
Call PSVB Card Center’s Authorization and Customer Service (021) 219221 or 218912 immediately to block the card.

**If my card (Principal Card) is lost or stolen, can supplementary card continue to use the card?**
YES.

**Can the replacement fee be waived?**
Replacement fee is imposed for lost, stolen or retained at ATM machine. For other replacement mean, the bank can consider a waiver.

**How soon can I obtain my replacement card?**
Normally, the card will be ready in 10 working days upon receipt of customer’s written request.

### ATM / Card Retention
<table>
<thead>
<tr>
<th><strong>If my card retained at ATM, What can I do?</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Call Customer Service Unit/Authorization Unit on (021) 218912 or 219221 to block your card as soon as possible. Any credit cards found in an ATM will be cut into pieces for security reasons.</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th><strong>Card Redirect</strong></th>
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<tr>
<td>Can I request to redirect my card to another branch?</td>
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<td>How soon the card would be redirected to another branch?</td>
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<td>Is there any fee charged?</td>
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<tr>
<th><strong>Card Activation</strong></th>
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<tr>
<td>How do I activate my PSVB Credit Card?</td>
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<tr>
<th><strong>Card Renewal</strong></th>
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<td>When can I have my Renewal Card?</td>
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<tr>
<td>After I collected the Renewal Card, can I still use the current card?</td>
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<td>Can I immediately use the Renewal Card?</td>
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<thead>
<tr>
<th><strong>Temporary/Permanent Credit Limit Increase or Decrease</strong></th>
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<td>How do I make this?</td>
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<tr>
<td>How soon will I be notified of the outcome on the request?</td>
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<tr>
<td>Will the supplementary card member also enjoy the increased of credit limit, if the request is approved?</td>
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</table>

<table>
<thead>
<tr>
<th><strong>Account Cancellation</strong></th>
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<tr>
<td>How do I cancel my credit card?</td>
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<tr>
<td>Can the cancellation be made, if there is outstanding balance in the card account?</td>
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<tr>
<td>If I have cancelled my credit card, must I reapply if I wish to obtain a new credit card?</td>
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<tr>
<th><strong>Upgrade to Gold card</strong></th>
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<tr>
<td>Can I request to convert my credit card from Classic to Gold card?</td>
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<tr>
<td>How do I make the request?</td>
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<tr>
<td>What will happen to my Classic card, if the upgrade is approved?</td>
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<table>
<thead>
<tr>
<th><strong>Credit limit</strong></th>
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<tr>
<td>What is the credit limit assign to me?</td>
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<tr>
<td>Can I spend above my credit limit?</td>
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<td>Question</td>
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<td>------------------------------------------------------------------------</td>
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<tr>
<td>What if my spending exceeds the credit limit assigned to me?</td>
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<tr>
<td>Credit Limit for Supplementary Card</td>
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<td>Change of Personal data</td>
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</tbody>
</table>
| Non Receipt of Statement                                               | **How can I obtain a copy of my statement?** You can obtain a copy of statement from the following channel:  
  - PSV Bank HQ  
  - PSV Bank Branches  
  - PSV Bank Unit Services  
  - Original statement - sign up the multipurpose form and fax to PSVB Card Center Dept. 021-219152  
  Retrieval fee: LAK20,000 per statement. |
| Waiver of Fee and Charges                                              | **Can I request for waiver of my finance charges, late payment charges and annual service fees?** YES. You may call PSVB Card Center to request for waivers or by filling in a multipurpose form and stating the reason for your claim. All waiver requests are subject to management's consideration and approval. |
| Transaction Under Dispute                                              | **What should I do, if I wish to dispute the transaction that was billed to my statement?** You have to furnish the detail of the dispute transaction(s) in the Dispute form (obtain from Card Center) and send it to PSVB Card Center Dept. or call our Customer Service at: 021-218992 or 219221.  
**Should I pay for the transaction under dispute?** NO. However if the investigation reveal the amount is meant to be charge to your account, it will be re-debited to your account along with the related finance charges. However we may charge a request copy fee of LAK40,000.  
**When can know the outcome of the investigation?** Between 30-45 working days, depend on the response of respective parties involved.  
**Do I have to pay for a copy of sale draft of the dispute transaction, if I request one?** YES, LAK40,000 per sale draft |
| PIN                                                                    | **What do I do when I forgot my PIN?** You have to request a new PIN by contact the nearest PSV Bank branch and fulfill a "New PIN form". The new PIN will be send to you within 5 working days. |