

# Frequently Asked Questions

## **Purchasing Maybank Gold Investment Account (MGIA) via Maybankard Debit & Credit (Visa and MasterCard)**

**1. Which card can I use to purchase the MGIA?**

You can use either Maybankard debit or credit. Only Maybankard Visa/MasterCard will be accepted.

**2. Will I earn TreatsPoints on the purchase?**

No, you will not earn any TreatsPoints for the purchase of MGIA because it is not a retail transaction.

**3. Will I be charged any fees and charges for the purchase of MGIA?**

No, you will not be charged any fee on the purchase. However, the standard fees and charges for credit or debit cards still remain.

**4. Will the purchase reflects in my credit card statement?**

Yes, your purchase will be reflected in your credit card statement as example “MGIA- Bukit Bintang”. Depending on the branch you purchase your MGIA, the branch will be stated under the transaction description as well.

However, in the statement, since TreatsPoints are not applicable, they will be reversed accordingly in your statement. The TreatsPoints for the purchase will be rationalized to “0” in your statement.

**5. Please note on the following when customer purchase MGIA via debit card, the following must be observed:**

- a) Purchase limit is defaulted at RM500. If customer purchases MGIA more than RM500, the transaction will be declined.
- b) Therefore, the customer must be advised to change the purchase limit at ATM. Maximum purchase limit allowed for Visa Debit is RM5,000 per day while maximum purchase limit for MasterCard Debit Platinum is RM10,000 per day.

**6. Can I use my credit/debit card to purchase MGIA for third party?**

No, you are not allowed to purchase MGIA for other person (third party)