



PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Debit Cards. Be sure to also read the general terms and conditions.)

DEBIT CARDS: **Maybank Visa Debit Picture Card**

1. What is this product about?

The above are Debit Cards, a payment instrument which allows payment of goods and/or services at retail and service establishments from the Debit Cardmembers deposit account. This card has additional wave feature, where no signature required. And the card can be flash/wave at the wave terminal at selected merchants.

For a successful transaction to take place, the Cardmembers need to have sufficient funds in their deposit accounts.

Maybank Visa Debit is issued via Maybank2u and customer need to be an existing Visa or MasterCard Debit customer to apply for Picture Card.

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

- Annual Fee of RM8/- for unlimited Cash Withdrawal from Maybank ATM's or RM0.50 for every Cash withdrawal from the 5th withdrawal onwards in a month.
- Enjoy free withdrawal at any Maybank ATM in Malaysia, Singapore, Brunei, Philippines and Cambodia, RM 1.00 at MEPS network and RM 12-00 for Overseas at Visa Plus Network.
- Card replacement fee of RM25 (one time fee per card) for Picture Card

(The Malaysia Goods & Service Tax (GST) will be imposed on all fees/ charges charged by the Bank to the Cardmember under this agreement from 1 April 2015 and the Cardmember agrees to pay the Bank the GST amount as and when notified by the Bank)

3. What if I fail to fulfill my obligations?

You are liable for any unauthorized transactions before reporting to the Bank.

4. What are the major risks?

If the Cardmember loses the card, they should notify the bank immediately to block the card. Cardmembers should set an appropriate daily purchase limit at point-of-sale to minimize the risks and always check that their card is with them like they would with

cash.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner and Cardmember can be contacted when required.

6. What are the benefits?

- No annual fee or late charges
- Shop at over millions of Visa accepted outlets worldwide
- Access to worldwide ATM for cash withdrawal (MEPS/PLUS)
- Your debit card comes with a Contactless Feature which enables you to pay for goods and services by tapping or waving your debit card at contactless readers/terminals (“Contactless Transactions”). Contactless Transactions not exceeding RM250 do not require your PIN number or signature. The total aggregate Contactless Transaction limit permitted on a daily basis is RM250. You can disable the Contactless Transactions feature via Maybank Group Customer Care (MGCC), Maybank Card Centre or nearest Maybank branch.

7. Where can I get further information?

Should you require additional information, please refer to the www.Maybank2u.com.my website. *If you have any enquiries, please contact us at:*

Maybankard Centre

7th Floor Menara Maybank

100 Jalan Tun Perak 50050

Kuala Lumpur

Tel: 1300 88 66 88

E-mail: mbbcardservices@maybank.com.my

8. Other debit card packages available

- Pin Base for withdrawals and signature & pin for purchases (subject to terminals)
- Transactions at POS, selection of :-
 - I. Debit - key in pin number
 - II. Credit - Sign on the slip
- Set your own purchase limit to Maximum **RM5,000** at any Maybank ATM's (Default limit of RM1,000)
- Shop at over millions Visa merchants' locating worldwide.

The information provided in this disclosure sheet is valid as at 31/10/2017.



RISALAH PENDEDAHAN PRODUK

(Baca Risalah Pendedahan Produk ini sebelum anda membuat keputusan untuk mengambil Kad Debit. Pastikan anda turut membaca terma dan syarat am.)

KAD DEBIT: Kad Gambar Visa Debit Maybank

1. Apakah Kad Debit?

Kad Debit ialah instrumen pembayaran yang membolehkan pembayaran barangan dan/atau perkhidmatan di kedai runcit dan institusi perkhidmatan daripada akaun deposit Ahli Kad Debit.

Untuk membolehkan urusan niaga berjaya, ahli kad hendaklah mempunyai wang yang mencukupi dalam akaun deposit mereka.

Kad Gambar Visa Debit Maybank boleh didapati melalui online di Maybank2u.com dan ia hanya terbuka kepada pelanggan sedia ada Kad Debit Maybank Visa atau MasterCard yang mahu menukarnya kepada Kad Gambar.

2. Apakah fi dan caj yang perlu saya bayar?

- Fi Tahunan sebanyak RM8/- bagi Pengeluaran Tunai tanpa had dari ATM Maybank atau RM0.50 bagi setiap pengeluaran Tunai daripada pengeluaran ke-5 dan seterusnya dalam sebulan.
- Nikmati pengeluaran percuma di mana-mana ATM Maybank di Malaysia, Singapura, Brunei, Filipina dan Kemboja, RM 1.00 di rangkaian MEPS dan RM 12-00 di Rangkaian Visa Plus Luar Negara.
- Fi penggantian untuk Kad Gambar adalah RM25 (bayaran Fi sekali untuk satu Kad)

(Cukai Barangan dan Perkhidmatan Malaysia (GST) akan dikenakan ke atas semua fi/caj yang dikenakan oleh Bank kepada Pemegang Kad di bawah Perjanjian ini mulai 1 April 2015 dan Pemegang Kad bersetuju untuk membayar kepada Bank jumlah GST apabila diberitahu oleh Bank)

3. Bagaimana jika saya gagal memenuhi obligasi saya?

Anda bertanggungjawab ke atas apa-apa urusan niaga tanpa kebenaran sebelum melaporkan kepada Bank.

4. Apakah risiko utama?

Jika Ahli Kad kehilangan kad, mereka hendaklah memberitahu pihak bank dengan segera

untuk menyekat kad tersebut. Ahli Kad hendaklah menetapkan had pembelian harian yang sesuai di tempat jualan untuk meminimumkan risiko dan sentiasa memastikan kad mereka sentiasa bersama mereka.

5. Apakah yang perlu saya lakukan jika terdapat perubahan dalam butiran hubungan saya?

Anda perlu memaklumkan kami tentang apa-apa perubahan terhadap butiran hubungan anda untuk memastikan semua surat-menyurat sampai kepada anda tepat pada masanya.

6. Apakah manfaat yang diberikan?

- Tiada yuran tahunan dan caj pembayaran lewat
- Berbelanja di jutaan rangkaian rakan niaga Visa.
- Akses untuk pengeluaran wang tunai di ATM di seluruh dunia (MEPS/PLUS)
- Kad debit anda dilengkapi dengan ciri tanpa sentuhan yang membolehkan anda membayar barangan dan perkhidmatan dengan sentuhan atau imbasan kad debit anda di pembaca / terminal tanpa sentuhan ("Transaksi Tanpa Sentuhan"). Transaksi tanpa sentuhan tidak melebihi RM250 tidak memerlukan nombor PIN atau tandatangan anda. Jumlah Transaksi Tanpa Sentuhan agregat yang dibenarkan setiap hari adalah RM250. Anda boleh menghentikan ciri Transaksi Tanpa Sentuhan pada Kad Debit anda dengan menghubungi Pusat Khidmat Pelanggan Kumpulan Maybank (MGCC), Pusat Kad Maybank atau cawangan Maybank yang terdekat.

7. Di manakah saya boleh mendapatkan maklumat lanjut?

Jika anda memerlukan maklumat lanjut, sila layari laman web www.maybank2u.com.my. Jika anda mempunyai apa-apa pertanyaan, sila hubungi kami di:

Pusat Maybankard

Tingkat 7, Menara Maybank

100, Jalan Tun Perak

50050 Kuala Lumpur

Tel: 1300 88 66 88

E-mel: mbbcardservices@maybank.com.my

8. Pakej kad debit lain yang disediakan

- Pengeluaran berasaskan pin dan tandatangan & pin untuk pembelian (tertakluk kepada terminal)
- Urus niaga di POS, pilihan daripada :-
 - I. Debit - masukkan nombor pin
 - II. Kredit - Menandatangani slip
- Tetapkan had pembelian anda kepada nilai maksimum sebanyak **RM5 ribu** di mana-mana ATM Maybank (default RM1,000 sehari)

- Membeli-belah di berjuta-juta tempat perniagaan Visa di seluruh dunia.

Maklumat yang disediakan dalam risalah pendedahan ini adalah sah setakat 31/10/2017.