

## **Frequently Asked Questions – Maybank Visa Debit**

### **1. What is Maybank Visa Debit?**

Maybank Visa Debit is an enhanced ATM (Automated Teller Machine) card. It can be used to withdraw cash from ATMs, and at the same time function like a credit card. It can be used to make purchases at merchant locations such as petrol stations, grocery stores, retail stores and restaurants, including overseas merchants and even on the Internet. When MAYBANK VISA DEBIT is used to make purchases or cash withdrawals at ATMs, funds are deducted from the customer's account, directly accessing the money in the customers' deposit accounts prevailing interest rate can be continued to be enjoyed on the Savings Account.

### **2. Who is eligible for Maybank Visa Debit?**

- Maybank Current & Savings Account customer
- For imteen Account (aged 12 to 18 years), Indemnity Letter is mandatory to be signed by the parents or guardian as a condition to open imteen Account. The parents or guardian are required to go to the branch to sign the Indemnity Letter for access to Maybank Visa Debit or Maybank BankCard.

### **3. How and where to get the Maybank Visa Debit?**

- Visit Maybank branch nearest to you
- Fill up the application form and choose Maybank Visa Debit when you open a Current or Savings Account
- Existing Current and Savings Account customer who is holding Maybank BankCard can convert to Maybank Visa Debit

### **4. Where and how can I use my Maybank Visa Debit?**

You can use your Maybank Visa Debit at any Merchants with Visa logo, accepted at over millions location worldwide.

For ATM transaction, you can use it at any ATM that displays the BankCard or Visa Plus logo in overseas.

### **5. What is my daily spending limit?**

For security control, Maybank Visa Debit cardholders are provided with an option to choose a daily spending limit for their retail purchases under the VISA platform which is signature base as follows:

- 0
- RM500
- 5,000 (Maximum)
- Specify amount (RM 1 to RM 5,000) ie RM 10, RM 20, RM 50, RM 100
- Default limit is RM1,000

Under the Bankcard platform which is PIN based, the daily spending limit is defaulted to RM5,000.

#### **6. How long does it take to receive a Maybank Visa Debit?**

You will get your Maybank Visa Debit instantly when you apply at any Maybank branch.

#### **7. What if there are two or more signatories (joint account) on my Current or Savings Account?**

Joint account holders need to apply for separate Maybank Visa Debit (two applications). Separate cards allow each cardholder's transactions with different spending limit, and it allows you to have separate PIN and signature. Joint Savings account holders with "Both to sign" will not be able to apply for Maybank Visa Debit. There are no **supplementary** cards for Maybank Visa Debit.

#### **8. What are the instances where holding-of-funds transaction is done to my account?**

- Hotel - Amount depends on the duration of stay whereby on check-in, pre-authorization amount will be charged. During check-out, the pre-authorization amount will be reversed and the actual amount will be charged.
- Petrol transaction at the pump (outdoor) - Pre-authorization amount is RM100 to RM 200. Pre-authorization amount will be charged to customer's banking account during the fill-up. The pre-authorization amount will be reversed back and the actual filled-up amount will be charged to customer's bank account once the bank receives the actual filled-up amount from the acquiring bank. Average pre-authorization holding day is 2 to 5 days. Kindly advise the cashier the actual amount to consume to avoid pre authorization holding amount.

#### **9. Can I use my Maybank Visa Debit outside Malaysia?**

You can use your Maybank Visa Debit abroad provided **you activate the overseas flag** prior to your departure. The activation process can be done through our Maybank

ATMs, Maybank2u.com or through our 24 hours customer service centre at 1-300 88 6688. Your Maybank Visa Debit can then be used for retail purchases at any Visa logo merchants. You can also withdraw cash or make account balance enquiries at any ATMs overseas bearing the Visa Plus logo.

#### **10. How do I renew my Maybank Visa Debit?**

Prior to the expiry date, you will be reminded to renew your Maybank Visa Debit through the ATM and SMS. You need to visit the nearest Maybank branches to replace your card instantly.

#### **11. What should I do if my Maybank Visa Debit is stolen or lost?**

You can immediately:

- Report to Maybank's 24 Hours Customer Service Centre at 1-300 88 6688 within Malaysia or 603-78443696 outside Malaysia or
- Cancel the Maybank Visa Debit yourself by login to Maybank2u.com or
- Visit any Maybank branches and make a report

#### **12. What security features does the Maybank Visa Debit possess?**

- Smart chip: The Maybank Visa Debit uses the latest smart chip technology, thus ensuring your card is more secure.
- Authorisation required: You must sign the amount to approve payment.
- Pre-set Purchase limit: The default pre-set purchase limit is RM1000. You can deactivate or lower/increase this limit at any Maybank ATM (ie RM50, RM150) or Maybank2u.com.

#### **13. Why are my Maybank Visa Debit transactions declined?**

- Insufficient funds in your account (Savings or Current)
- Insufficient funds due to withholding of the pre authorisation amount at Petrol station, Hotels and Hospitals.
- Transaction amount(s) are more than the daily purchase limit set which is defaulted to RM 1000 per day. You may increase / decrease the daily purchasing limit at any Maybank ATM's , Maybank2u.com or Branches.
- Insufficient funds in Primary Account. This happens when you have 2 Maybank account (Current and Savings linked to each other)
  - Maybank Visa Debit is only tagged to one primary account.
  - Saving account will be defaulted to be Primary account and Current account as secondary account.

- Should you have insufficient amount in Savings account, you need to transfer the amount from your Current account into Saving account before using the card.
- If your transactions declined in overseas, you may not have activated the Overseas Flag. You can call Maybank Group Customer care at +603-7844 3696 (outside Malaysia) or update via Maybank2u.com.

**14. Will there be any charges imposed by Maybank for Maybank Visa Debit?**

- Yes. The charges are:

New Account	Free
Card Replacement	
• Faulty chip	Free
• Renewal (after 7 years expiry date i.e 1 year before or after)	Free
• Conversion from Maybank Bankcard to Maybank Visa Debit	RM12
Replacement of Maybank Visa Debit after:	
• Loss or theft of card	RM12
• PIN has been forgotten or compromised	RM12
• Damage due to cardholder's misuse	RM12

However, there are no charges imposed on retail purchases via Maybank Visa Debit.

*The Malaysian Goods & Services Tax (GST) will be imposed on all fees/charges charged by the Bank to our cardmembers where applicable effective 1 April 2015 at the current prevailing rate.*