

**Maybank Visa Debit Picture Card**  
**Terms and Conditions**

Upon applying for the Maybank Visa Debit Picture Card you are deemed to understand and agree with the following Terms & conditions:-

1. Picture card is available to all existing Maybank Debit card cardholder (Maybank Visa Debit (including Co Brand), Maybank MasterCard Debit and Maybank Bankcard) and picture card issued with Visa brand only.
2. The image chosen by the cardholder for the picture card must meet the Standard Screening Rule under the individual pictures.
3. Portraits, symbols, icons or logos representing celebrities, politicians, political parties, religion, race, flags, cartoons, alcohol, drugs, weapons, racist texts, obscene or adult images or such other images deemed unsuitable by the Bank are not allowed and will be rejected.
4. A fee of RM25.00 will be charged as processing and replacement fee and will be debited from the cardholder's current/ saving account (CASA).
5. The cardholder will be able to view the picture card that was uploaded prior to confirming the payment of the RM25.00.
6. The processing and replacement fee of RM25.00 will be debited immediately once cardholder agrees to proceed. If, however, the CASA does not have sufficient funds, the transaction will be automatically terminated and cardholder is deemed to have cancelled his application.
7. Once acceptance is confirmed, no refund will be made should the cardholder cancels the request for a picture card.
8. The collection for the picture card can only be made at Maybank Class 1 (A) branch only as listed in the dropdown screen.
9. Confirmation of email will be send to cardholder upon:
  - a) Successful debiting of CASA for the RM25.00.
  - b) Successful/non successful used of the picture uploaded.
  - c) Successful application - within maximum 30 working days, the card will be available for collection at the collection branch appointed.
- 10) Unsuccessful Picture card fee (RM25.00) will be fully refunded within 30 working days in the same CASA debited earlier.
- 11) Other Term and Conditions will apply as per the existing ATM and Debit card Terms and Conditions.

## **PIN AND PAY**

### **TERMS AND CONDITIONS**

Effective 1 January 2017, signature-based cards will no longer be accepted when cardmember uses his or her card to make a domestic payment. The industry-wide move to replace signature-based cards with PIN-based cards shall commence from 2016 onwards in several phases. Signature-based cards shall gradually be phased out and terminals shall also be upgraded. When receiving the new PIN-based card, the cardmember is required to key in a 6 digit PIN when prompted for transactions performed locally. For overseas transactions, they shall be based on the respective countries' adopted standard.

Additionally, the industry has agreed to adopt to the new introduced standard for domestic debit card application; Malaysia Chip Card Specification (MCCS). This new standard only allows PIN-based transactions which is in contrast with the old standard of Payment Multi-Purpose Card (PMPC) which allows for either PIN or signature.

The Pin and Pay Terms and Conditions herein ("Terms and Conditions") shall be part of and read together with the cardmember's Agreement. In the event of conflict and/or inconsistency between these Terms and Conditions and other applicable terms and conditions and/or the cardmember's Agreement, the other applicable terms and conditions shall prevail to the extent of the inconsistency.

These Terms and Conditions may be revised from time to time with twenty one (21) days prior notice via such mode as Malayan Banking Berhad and its group of companies (collectively referred to as "Maybank") deems appropriate. The revised Terms and Conditions shall supersede all previous Terms and Conditions. If the cardmember chooses to continue performing transactions using card(s) issued by Maybank after any revision to these Terms and Conditions, the cardmember shall be deemed to have accepted the revised Terms and Conditions accordingly.

These Terms and Conditions shall be governed by the Laws of Malaysia and the cardmember hereby consent and submit to the exclusive jurisdiction and venue of the courts in Malaysia in all disputes arising out of or relating to his or her card(s) issued by Maybank.

1. Upon card activation, the cardmember shall be required to key in a PIN for ATM withdrawals and retails purchases to complete such transactions. The cardmember must keep the PIN confidential and shall not disclose the PIN to any other person(s) under any circumstances. In selecting the PIN, the cardmember shall not select a PIN which may be deemed as obvious or predictable, including those which:
  - a. represent the cardmember's birth date;
  - b. can be recognised as part of the cardmember's name (being an alphabetical PIN);
  - c. consists of sequential numbers (for example 12345); and
  - d. consists of a series of the same number (for example 11111).
2. The cardmember must ensure that the transaction amount is correct before signing any vouchers or transaction records and before entering the PIN at any electronic point of sale

terminals which requires the entry of the PIN. By signing a voucher or transaction record or entering the PIN or otherwise using the cardmember's Debit Card at any electronic point of sale terminal, the cardmember is deemed to have agreed to the transaction and confirmed that the amount is correct.

3. For domestic transactions, the cardmember shall no longer be required to provide his or her signature for receipts of the said transactions as only the PIN is required. For overseas transactions, the cardmember shall be required to key in his or her PIN, provide his or her signature or both, depending on the country in which a particular transaction is made. The cardmember must activate his or her overseas flag before using the new Debit Card overseas. The cardmember may visit Maybank2u ([www.maybank2u.com.my](http://www.maybank2u.com.my)) for the list of available channels to such activation.
4. All online purchases at non-secured websites have been disabled. To enable, the cardmember may call MGCC toll-free number on the reverse side of the Debit Card. The cardmember may visit Maybank2u ([www.maybank2u.com.my](http://www.maybank2u.com.my)) for other available channels.
5. All current privileges for existing debit card shall be retained including but not limited to the cardmember's access to Maybank2u ([www.maybank2u.com.my](http://www.maybank2u.com.my)) as well as retail purchase and withdrawal limits.
6. The cardmember consents and agrees that the PIN shall serve as a means of authenticating and verifying the cardmember's identity to Maybank for the purposes of Debit Card transactions contemplated under these Terms and Conditions. In this regard, the cardmember authorises Maybank to accept, follow and act upon all instructions of the cardmember when identified by the cardmember's PIN (including applications to open accounts and for additional products and services to be made available to the cardmember) and Maybank shall not be liable for accepting, following and acting upon such instructions in good faith. The cardmember's instructions shall be deemed irrevocable and binding on the cardmember upon Maybank's receipt of the same notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of such instructions. Maybank is entitled to rely on the PIN as conclusive evidence of the cardmember's identity. However, in the event the Bank has doubts or is uncertain as to the cardmember's identity, Maybank may still request for such other form or means of identification as it may deem fit in its sole and absolute discretion at any time and from time to time.

7. The new Debit Card has a contactless wave function where the cardmember may wave the Debit Card at Merchants' terminal which has such function. Retail transactions below Ringgit Malaysia Two Hundred and Fifty (RM250.00) made by the cardmember using the contactless wave function do not require the cardmember's PIN. However, for retail transactions of Ringgit Malaysia Two Hundred and Fifty (RM250.00) and above, the cardmember's PIN is required to complete such transactions.
8. The cardmember agrees and acknowledges that the Debit Card must be kept in a safe and secured place. The cardmember must take all necessary steps and precaution to prevent any fraud, loss or theft in respect to the Debit Card.
9. The cardmember shall immediately and without delay notify Maybank if the Debit Card is lost, stolen or used by any other person(s) and furnish Maybank with a police report or any other information which Maybank may require.
10. The cardmember agrees and acknowledges that for any pre-authorized transaction for Petrol Transactions performed at Outdoor Payment Terminal (OPT), a range amount of Ringgit Malaysian One Hundred to Two Hundred and Fifty (RM100.00 – RM250.00) or any other amount as determined by the authorised merchant will be debited from the card. The bank will only post the exact amount of the pre-authorized Transaction and subsequently release any difference amount of money being held from the Designated Account after T (transaction) + 3 working days. Alternatively, customer shall use the Indoor Payment Terminal (IPT) to avoid any pre-authorized transaction.
11. The terms and conditions applicable to the respective ATM, Debit Card and Maybank2u are in addition to these terms and conditions.