

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.

A. CREDIT CARD

1. Upon receiving the new PIN-based credit card ("Credit Card"), cardmember shall activate the Credit Card as guided in the card carrier by using the 9 digits activation code. The activation can be performed via the following channels:
 - a. Short Messaging Service ("SMS");
 - b. Maybank2u (www.maybank2u.com.my); or
 - c. Maybank Group Customer Care ("MGCC") toll-free number on the reverse side of the Credit Card.
2. Upon card activation, the cardmember shall set a new PIN as guided in the card carrier. The PIN set up can be performed via the following channel:
 - a. Maybank2u (www.maybank2u.com.my) – Permanent PIN
 - b. Maybank Group Customer Care ("MGCC") toll-free number on the reverse side of the card – Temporary PIN

Upon receiving the Temporary PIN, cardmember is required to change the PIN to Permanent PIN at any Maybank's ATM. The change to Permanent PIN must be done within 24 hours of receiving the Temporary PIN.

3. The cardmember must keep his 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 recognized 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).
4. The cardmember shall receive the new Credit Card with the same number as per the cardmember's existing credit card. The product features and facilities of the new Credit Card shall remain unchanged according to the type of the cardmember's existing credit card.
5. 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 Credit 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.
6. The first new Card replacement is FREE of charge. However, for any subsequent replacements for any reasons including but not limited to loss, damage and theft, you shall be charged with the nominal replacement fee per application.
7. 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.
8. The cardmember consents and agrees that the PIN shall serve as a means of authentication and verifying the cardmember's identity to Maybank for the purposes of Credit 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 the 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.

9. The new Credit Card has contactless wave function where the cardmember may wave the credit 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.
10. The cardmember agrees and acknowledges that the new Credit 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 Credit Card.
11. The card member shall immediately and without delay notify Maybank if the Credit Card is lost, stolen or used by other person(s); and furnish Maybank with a police report or any other information which Maybank may require.
12. 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 shall be debited from the Credit Card. Maybank shall only post the exact amount of the pre-authorized transaction and subsequently release any difference amount of money being held from the designated account of the cardmember after T (transaction) + 3 working days. Alternatively, the cardmember shall use the Indoor Payment Terminal ("IPT") to avoid usage of any pre-authorized transaction.
13. The cardmember agrees that the Pin and Pay Terms and Conditions shall be part and read together with the Cardmember's Agreement. Cardmembers are advised to refer to the updated terms and conditions at Maybank's website at www.maybank2u.com.my from time to time. The latest terms and conditions made available on the website shall supersede all previous terms and conditions made between Maybank and Cardmember under this Agreement or any other arrangements.

B. PREPAID CARD

1. Upon the receipt of the new PIN-based prepaid card ("Prepaid Card"), the cardmember must first register the Prepaid Card before it can be used to pay for goods and services or for any withdrawal of monies. The cardmember is required to fill in the prepaid card application form and send the completed application form as well as supporting documents via email, post or fax as per the notice on the card mailer. The cardmember shall subsequently receive an SMS notification once the Prepaid Card is activated.
2. Upon card activation, the cardmember shall set a new PIN as guided in the card carrier. The PIN setup can be performed via at the following channels:
 - a. At any Maybank branch
 - b. Maybank2u (www.maybank2u.com.my); or

- c. MGCC toll-free number on the reverse side of the Prepaid Card.
3. Upon receiving the PIN, cardmember is required to change the PIN at any Maybank ATM. The cardmember must keep his 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 recognized 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).
4. If the cardmember has forgotten his PIN, the cardmember is required to call MGCC at its toll free number on the reverse side of the Prepaid Card. Maybank's customer care representative shall issue the cardmember with a new temporary PIN upon the cardmember's request. The cardmember may change the temporary PIN to a permanent PIN at any Maybank's ATM within twenty four (24) hours upon issuance of the former.
5. 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 Prepaid 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.
6. 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 Prepaid Card overseas. The cardmember may visit Maybank2u (www.maybank2u.com.my) for the list of available channels to such activation.
7. 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 Prepaid Card. The cardmember may visit Maybank2u (www.maybank2u.com.my) for other available channels.
8. 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 Prepaid 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.

9. The new Prepaid Card has a contactless wave function where the cardmember may wave the Prepaid 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.
10. The cardmember agrees and acknowledges that the Prepaid 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 Prepaid Card.
11. The cardmember shall immediately and without delay notify Maybank if the Prepaid 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.
12. Upon the loss, theft or usage by any other person(s) of the Prepaid Card as notified by the cardmember to Maybank, no replacement Prepaid Card shall be issued by Maybank. The cardmember is required to purchase a new prepaid starter pack to obtain a new Prepaid Card.
13. 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.

C. DEBIT CARD

1. The new pin-based debit card ("Debit Card") is available to all existing cardmembers of Maybank Debit Card (including but not limited to Maybank Visa Debit (including co-brand i.e. Manchester United Debit Card, Superman Debit Card), Maybank MasterCard Debit and Maybank Bankcard) who have access to Maybank2u.
2. Each Debit Card replacement application is meant for one Debit Card only i.e. one for one replacement. For cardmembers who have more than one debit card, they must repeat the steps required to replace their existing debit cards.
3. The replacement Debit Card shall be based on the existing debit card that the cardmember is currently holding e.g. Visa Classic to Visa Classic. However, if the relevant Debit Card stock is unavailable, the cardmember shall be issued a generic Visa Debit (Classic).

4. The replacement Debit Card shall be issued with a new card number.
5. The cardmember's current address shall be made available on screen via Maybank2u and the cardmember may choose a preferred address for the delivery of the new Debit Card. The preferred address shall only be used once for the new Debit Card delivery.
6. The first Debit Card replacement is FREE of charge. However, for any subsequent replacements for any reasons including but not limited to loss, damage and theft, the cardmember shall be charged with a nominal replacement fee of Ringgit Malaysia Twelve (RM12.00) per application.
7. There shall be a downtime for Maybank2u card re-carding process from 10.00pm to 11.30pm daily.
8. The new Debit Card shall be delivered within fourteen (14) days from the date of the cardmember's successful application via Maybank2u (www.maybank2u.com.my) to the cardmember's preferred address.
9. In the event that the cardmember does not receive his or her new Debit Card after the fourteen (14) days period from the application date, the cardmember is required to contact MGCC at its toll free number on the reverse side of the Debit Card.
10. The cardmember's existing debit card can still be used for transaction until the new Debit Card is activated by the cardmember. However, once the new Debit Card has been activated, the cardmember is required to destroy his or her existing debit card.
11. The cardmember shall be required to activate the new Debit Card within ninety (90) days of his or her receipt of the same, failing which, the cardmember shall be required to reapply and be charged a nominal replacement fee of Ringgit Malaysia Twelve (RM12.00) per application.
12. Upon receiving the new Debit Card, cardmember shall activate the card as guided in the card carrier. The activation can be performed via the following channel:
 - a. Maybank's ATM; or
 - b. Maybank2u (www.maybank2u.com.my)
13. 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).

14. 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.
15. 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) for the list of available channels to such activation.
16. 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) for other available channels.
17. 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) as well as retail purchase and withdrawal limits.
18. 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.
19. The new Debit Card has a contactless wave function where the cardmember may wave the Prepaid 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.

20. 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.
21. 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.
22. 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.
23. The terms and conditions applicable to the respective ATM, Debit Card and Maybank2u are in addition to these terms and conditions.