

## SMS Transaction Alerts for Credit Cardholders

**Q1. Why am I receiving the SMS alert?**

A1 The SMS alert is to safeguard card members' interest. All issuers in Malaysia are required to send transaction alerts to card members for transactions made by the principal and supplementary card(s) under the following categories:

- a) All internet/card not present transactions
- b) Purchase transactions at POS (Points of Sales)
- c) Withdrawal/cash advance transactions
- d) Mail and telephone order transactions (MOTO)
- e) First time use of new card

**Q2. When will I receive the SMS Alerts?**

A2. For transactions made online, via mail or telephone order transactions and first-time use of new cards, an alert will be sent regardless of the amount. For Purchase transactions at POS (Points of Sale), alerts will only be sent when the transaction amount exceeds the set threshold (minimum RM1). The alerts will only be sent to the principal cardholder, either by SMS or email. All card members are advised to update their mobile numbers immediately if there is a change to enjoy this additional security benefit for free.

**Q3. I prefer to receive the alerts via email instead of SMS. Can I switch my alert mode?**

A3. Yes, this can only be requested by principal card member only. To receive Email Alerts instead of SMS Alerts:

- Please provide us your preferred email address by fill up the SMS Transaction Alert notification form. The form is available via Maybank2u website (click Cards -> show me -> Cards Related Application form).
- Email to [cards\\_am@maybank.com.my](mailto:cards_am@maybank.com.my) for Credit and Charge card customer or email to [corpsvc@maybank.com.my](mailto:corpsvc@maybank.com.my) for Corporate Credit and Charge card customer.

**Note:** The notification alert received via email will not be on Real Time like SMS alert

**Q4. If I have more than 1 Maybank card, can I request for different threshold amount for notification on each card?**

A4. Yes, just let us know your preferred transaction amount for each card (transaction amount must be below RM1,000).

**Q5. What should I do if I receive an alert for a transaction that I do not recognise or have not performed?**

A5. Please call the number provided at the back of your card for assistance.

**Q6. I did not receive an alert for my transaction. Why?**  
A6. Please call the number at the bank of the card to clarify. Some of the reasons for this could be:

- You may have changed your mobile number without informing the Bank.
- You may have just changed your threshold limit and/ or mobile number. The turnaround time for the updates to take effect are as follows:
  - Customer Care hotline: Immediate
  - Email: 5 business day

**Q7. Will I receive alerts on cards that have been replaced or renewed?**  
A7. Yes, provided that there are no changes to your mobile number or email address.

**Q8. What are the details that will be shown in the SMS alert?**  
A8. The details are amount, location of transaction, date of transaction, time of transaction and Bank's contact number. Transactions made in foreign currency will be indicated in that particular currency.

**Q9. Can I use my foreign registered Mobile Number for SMS Alert?**  
A9. No. It has to be a Malaysia registered Mobile Number.

**Q10. Can I choose to be notified for certain types of transactions only?**  
A10. No. The alerts are sent based on the threshold amount only.

**Q11. Can I use multiple mobile numbers for different cards that I have?**  
A11. No, only one registered Mobile number.

**Q12. Why is the amount stated in the alert different from the amount that I have signed for certain transactions such as fuel, hotel, hospital charges etc.?**  
A12. It is because there is a pre-authorized amount for these types of transactions. The actual amount that you have signed for will be debited from your credit card and indicated in your credit card statement.

**Q13. Can I opt out from the SMS alerts or Email alerts?**  
A13. Yes, to stop receiving alerts via SMS or email; please fill up the SMS Transaction Alert notification form. The form is available via Maybank2u website (click Cards -> show me -> Cards Related Application form).

**Note:** However, we must advise you that such requests may expose your credit card(s) or charge card(s) or corporate card to a higher risk of fraud. Hence, we strongly encourage all our customers to opt for the SMS transaction alert to safeguard your cards from any fraudulent usage.