If your card is lost or stolen, please inform your branch or call number immediately.

Your Phone Banking/Internet Banking ACCESS NUMBER.

Enclosed please your MAYBANK VISA KLASIK/PLATINUM/MASTERCARD PLATINUM DEBIT number.

Following definitions apply unless otherwise stated:

1. “Access Number” means number given by the Bank to use with the PIN for Phone Banking services.
2. “Account” means saving or/and current banking Account opened with the Bank.
3. “Bank” means Malayan Banking Berhad and includes its successors in title and assigns.
4. “Bill” means the latest bill/contract received from a Payee Corporation and/or the sum due to the Payee Corporation which has to be paid within the time frame stipulated in the Payee Corporation’s Bill/Contract.
5. “Card” means the Maybank Visa Classic & Platinum/MasterCard Platinum Debit issued by the Bank for your Account(s) of which the Bank allow you to link into and carries Cardbank, Visa or MasterCard logo that enable Cardholder to perform a Transaction.
6. “Cardholder” means a customer of the Bank to whom the Card has been issued.
7. “Customer” means a customer of the Bank who uses the SST, Debit, Phone Banking and/or Maybank2u.com.
8. “Debit” means an e-Debit, Visa or MasterCard transaction.
9. “e-Debit” means a purchase made by the Cardholder through a Point-Of-Sale (POS) Terminal installed at the payment counter of any corporation(s) that accepts Maybank Cardbank, Visa or MasterCard Platinum Debit and through the combined use of Customer’s Card and PIN.
10. “Order” means instruction given by the Customer authorizing the Bank to make payment to one/more Payee Corporation(s).
11. “Payee Corporation” means Corporation(s) whose bills can be paid through the services.
12. “Phone Banking” means electronic banking service through phone.
13. “PIN” means Personal Identification Number issued by the Bank to the Cardholder to access to services offered through any SST, Phone Banking, POS Terminal or Maybank2u.com.
14. “Services” means services offered to Customers through SST, POS Terminals, Phone Banking, Maybank2u.com and any other electronic banking service that the Bank may offer or introduce from time to time.
15. “SST” means self service terminals which include an Automated Teller Machine (ATM), Cash Deposit Machine (CDM), Passbook Update Machine (KPU), Cheque Deposit Machine (CDM) and any other self service machines installed by the Bank or a shared inter bank Network for the use of the Cardholders.
16. “Transaction” means banking transaction transacted or capable of being transacted by the Cardholders consisting to be the Card’s Customer and shall include either withdrawal, purchase, payment, fund transfer, balance inquiry, deposits (of cash or cheque), settlement of credit account, cheque book request, statement request, bill payment and any other electronic banking service as the Bank shall offer or introduce from time to time.
17. “Valid Thru Date” means the expiry date of Maybank Visa/MasterCard Platinum Debit printed onto the Card.
18. “Sale Debit” means a purchase made by Cardholder through a Point-Of-Sale (POS) terminal or other self-service terminals or channels (including mail order, telephone order and internet transactions) that accepts Maybank Visa/MasterCard Platinum Debit through the use of Card or Card number without a PIN where the Cardholder’s signature will be the evidence of the purchase made except for the self-serve channels.
19. The Card shall at all times remain the property of the Bank and shall be surrendered to the Bank immediately upon request.
20. The Cardholder agrees to sign his/her Maybank Visa/MasterCard Platinum Debit as soon as he/she receives it and before using it, as a means of preventing unauthorised use of the Card.
21. The Maybank Visa/MasterCard Platinum Debit is valid only if it is used within the Valid Thru Date. The Cardholder shall ensure that as soon as the Card expires, it is destroyed, by cutting it diagonally in half and to return it to the Bank for replacement of Card.
22. The Cardholder shall keep and use the Card himself and shall not transfer, pledge or otherwise use it as security for any credit transaction.
23. The Card shall not be used after its cancellation, expiration, or withdrawal or upon the Cardholder ceasing to be the Card’s Customer.
24. The Services shall be available subject to any instructions or notifications regarding the use of the Service issued by the Bank from time to time.

TERMA DAN SYARAT BERKENAAN PENGUNGAAN PERKHIDMATAN MAYBANK VISA KLASIK & PLATINUM/MASTERCARD PLATINUM DEBIT DAN PERKHIDMATAN PHONE BANKING

Penggunaan Maybank Visa/MasterCard Platinum Debit dan Perkhidmatan Perbankan Telefonic (Phone Banking) adalah terbuka untuk Pemegang Kad, pihak Perbankan, terutamanya, Pihak Perbankan tersebut. Yang dimaksud dengan "hanya termasuk untuk apa-apa urusan kredit" adalah penting anda membaiki dan memahami Termas dan Syarat dan untuk nujukan di masa hadapan. Definisi yang tertera dibawah adalah terapkan kecuali dinyatakan sebaliknya.

1. "Nombor Laluari" bermakna nombor lauran yang diberikan oleh Bank kepada pengguna yang perlu digunakan PIN untuk Perbankan Telefonic.
3. "Bank" bermakna Malayan Banking Berhad termasuk pengamat;干扰 millik dan serta beberapa seharah bank Bank tersebut.
4. "Bill" bermakna bil atau kontrak terkini yang diterima diarai Syarikat Pembayaran dan/atau jualah nylah perlu dibayar kepada Syarikat Pembayaran yang harus dibayar dalam tempoh masa yang ditetapkan dalam bil/kontrak Syarikat Pembayaran.
10. "Arahah" bermakna kebenaran yang diberikan oleh Pengguna kepada Bank untuk membuat bayaran kepada satu atau lebih Syarikat Pembayaran.
11. "Syarikat Pembayaran" bermakna satu atau lebih Syarikat dimana Bil boleh dijalaskan melalui Perkhidmatan ini.
15. "SST" bermakna terminal layan dii yang termasuk Mesin Jurusan Komputerisasi (ATM), Mesin Deposit Tunai (CDM), Mesin Kemas kini Buku Simpanan (KPU), Mesin Cek (CDM) dan apa-apa layan dii yang lain yang dipasang oleh Bank atau Rangkaian Antara Bank yang dikongsikan untuk kegunaan Pemegang Kad.
17. "Tempoh Sah" bermakna tariik tempoh Maybank Visa/MasterCard Platinum Debit yang dicetak di atas Kad.
22. Pemegang Kad hendaklah menyimpan dan menggunakan sendiri Kadnya dan tidak boleh melemparkan, silakan, atau sebagainya menggunakankannya sebagai jaminan atau sebab kepada Pihak Bank Niaga.

Pengguna perbankan melalui SMS, Phone Banking, POS, e-Debit, Maybank2u.com atau mana-mana perkhidmatan yang akan di perkenalkan di masa akan datang.
25. The Cardholder shall observe all security measures prescribed by the Bank relating to his Card, access number or PIN or the Services provided and at no time and under no circumstances shall the Cardholder reveal his PIN to anyone including the Bank’s staff. If the PIN is exposed or suspected to be exposed to another person, the Cardholder shall immediately inform the Bank of it and shall not use the Card until the Bank issues another Card and/or Phone Banking Access Number to him.

26. The Cardholder shall not use the Card for withdrawal of cash, payment or fund transfer unless there are sufficient funds in his/her Account. Withdrawals through ATM are subject to a maximum limit of RM500.00 in accumulated total per day and a maximum limit of RM1,500.00 per withdrawal transaction. However, for Minor Accounts, withdrawals are limited to a maximum of RM50.00 per withdrawal transaction.

27. The Maybank Visa/MasterCard Platinum Debit daily accumulated purchase limit is respectively RM500.00 (effective March 2014 the default limit for Visa Debit is RM100,000 and MasterCard Debit/ MasterCard Platinum Debit is RM200,000 respectively) during Card’s application unless specified otherwise by the Cardholder in the Card’s application form. The Maybank Visa/MasterCard Platinum Debit daily purchase limit can be changed anytime by the Cardholder via the ATM’s keypad for branches in Singapore and the Bank in the future subject to a maximum accumulated limit of RM500.00 per day for Maybank Visa Debit and RM10,000.00 for Visa Debit Platinum and MasterCard Platinum Debit.

Debit card with “wave”) is function is usable at participating Merchants with “wave” acceptance for up to a maximum RM250 per transaction and no signature is required. However, for transaction RM250 and above, signature of the debit cardholder is required.

28. The e-Debit daily accumulated purchase limit is defaulted at RM500.00 except at specified merchants where the limit is set higher or lower that the default limit stated herein.

29. Withdrawal transactions are subject to a maximum limit of $50,000,000, $15,000,000, and Pesos10,000,000 and IDR25,000,000 in accumulated total per day for Maybank, Singapore, Brunei, Philippines and Bank International Indonesia respectively. However, for Minor Accounts, withdrawals are limited to a maximum of $500,000, $500,000, Pesos5,000,000 and IDR5,000,000 in accumulated total per day at Maybank’s ATM located in Singapore, Brunei, Philippines and Bank International Indonesia.

30. Transactions published shall apply application through ATM and fund transfer for bill payment through Phone Banking services shall not be subject to the withdrawal limit of RM500.00 per day as per Clause 28 but to a maximum limit of RM599,999.99 or subject to the availability of sufficient funds in the Account.

31. Cardholder shall not make cash advances or card cash withdrawals with at least RM1,000.00 per Card per day at the ATM to a limit offered as an option by the Bank, subject to a maximum of RM5,000.00. However, the lower limit as prescribed under Clause 26, 29 and 30 or the limit selected by the Cardholder will prevale.

32. The Bank reserves the right to amend or vary the limits under Clause 26, 29, 30 and 31 at any time and written notice of such amendment or variation will be communicated to Cardholders in any form or methods as the Bank may prescribe.

33. The Bank must be notified, in writing, immediately of any lost or stolen card and the circumstances thereof, and the Cardholder shall be responsible for any transaction or use of the Card prior to the receipt of such notification by the Bank.

34. Any complaint shall be directed to the Sales & Service Center’s Manager or the Head, ATM & SST Operations, Head Office or for any complaint in relations to POS transaction to Head, Electronic Banking, Cards for further recourse.

35. Except as provided in Clause 33, the Cardholder shall accept full responsibility for all Transactions made by the use of the Card and shall accept the Bank’s record of Transactions as binding and conclusive for all purposes and hereby authorize the Bank to debit the Cardholder’s Account whether or without the Cardholder’s knowledge or authorization.

36. The Bank reserves the right to levy a service fee for the issuance of a Maybank Visa/MasterCard Platinum Debit or a service fee of RM12.00 for the replacement of any Card which is lost, stolen or damaged if the PIN is exposed or forgotten. The use of the replacement Card is subject to the Terms and Conditions which are in force at the date of replacement. The service fee may be varied from time to time at the absolute discretion of the Bank.

37. The Bank shall levy a service charge of RM5.00 per transaction per Card from the fifth transaction onwards for a Maybank Visa/MasterCard Platinum Debit and/or MasterCard Platinum Debit Cardholder. The said service charge may be varied from time to time at the absolute discretion of the Bank. The customer may select the option of paying an annual service charge fee of RM5.00 to perform unlimited cash withdrawal transactions at any Maybank ATMs. Such annual fee shall become due for payment on its anniversary date and the Bank shall debit the customer’s account accordingly.

38. The Bank shall not levy any service charge for withdrawal transaction at Maybank’s Regional Group ATM in Brunei, Vietnam, Cambodia, London & PNG, $1.00 at MEPs network and RM12.00 at Plus or Cirrus Network. The charges may be varied from time to time at the absolute discretion of the Bank.

39. Cash deposited at the ATM shall be retrieved for verification by two officers of the Bank as correct. In the event of cash jammed, the deposit amount shall be deemed to have been received by the Bank upon verification by two officers of the Bank and the amount so verified shall be deemed to be the deposited amount and the entry thereof in the records of the Bank.

40. Customer who deposits cash at the CDM shall accept the deposit amount as prima facie proof of the entry thereof in records of the Bank as correct. In the event of cash jammed, the deposit amount shall be deemed to have been received by the Bank upon verification by two officers of the Bank and the amount so verified shall be deemed to be the deposited amount.
41. Cheques and other negotiable instrument deposited at the ATM or CQM shall be deemed to have been accepted for collection only upon verification by two officers of the bank of such deposit and of the title of the Cardholder to such cheques and negotiable instrument.

42. All Transactions arising from the use of the Card that is designated for joint Accounts shall be binding on all accountholders, who are liable or responsible for the Transaction. A joint account shall not be revoked unless the Card whose mandate is to be revoked is surrendered to the Bank.

43. The balance in the Cardholder’s Account which is reported by the SS7s, POS Terminals, Phone Banking, Maybank2U or any other means shall not include any Cardholder’s deposit which has/have not been verified by the Bank. The unverified deposit shall be shared for charge issued by Cardholder and payment or fund transfers services offered by the Bank.

44. The balance in the Cardholder’s Account reported by the SS7s, POS Terminals, Maybank2U and Phone Banking shall not for any purpose whatever be deemed to be the final balance or final account balance realized by the Bank.

45. The Bank shall maintain a monthly record of all Transactions for the Services offered in respect of the Cardholder’s Account(s) with the Bank.

46. If the Cardholder has access to his Savings Account with the use of the Card, the transaction record or all Transactions transacted will be maintained by the Bank and a periodic statement of the above may be sent to Cardholder.

47. If the Cardholder’s Account is overdrawn, the Cardholder shall, on demand by the Bank, make good the amount overdrawn plus any interest thereon which shall be calculated based on the Bank’s Current Account overdraft interest rate.

48. The Bank shall not be held liable in the absence of wilful misconduct or gross negligence on the part of the Bank, its services or agents, for any loss or damage suffered by the Cardholder arising out of the Services offered at the SS7s and POS Terminal being unavailable, damaged or destroyed.

49. The Bank shall not be held liable for any loss or damage if a wrong Account number is keyed in by the Cardholder in the course of utilizing the Services offered at the SS7s and POS Terminal.

50. The Customer shall only use the Bill Payment Service to settle current bill to Payee Corporation. At no time shall the Customer use the Service to pay for disconnection or reconnection fee or any other charges levied by Payee Corporation.

51. The Customer shall pay the current bill in full within the stipulated time as prescribed by the Payee Corporation. Failure to comply therewith may result in the utility supply/ facilities/ services being disconnected or further action taken by the respective Corporation from any respective charges as provided by the law and the Bank shall not be liable or responsible therefore.

52. The Bank will not affect any payment order or instruction unless there is sufficient balance in the Customer’s Account on the payment order or instruction date and shall not be responsible for any loss or damage. The Account balance shall exclude uncleared cheque(s) or remittances not received. All payment order or instruction will be void if the Customer’s Account is closed or the payment order or instruction is cancelled on or before payment date.

53. For sole proprietor, partnership and company Accounts, the Customer shall inform the Bank in writing immediately of any changes in the authorized representative or signatory who are authorized to use the services. The Customer will be held fully responsible for all Transactions made prior to the notice received by the Bank.

54. The Bank reserves the right to add or withdraw any Payee Corporation from its services without assigning any reason thereof and the Bank shall not be held liable for any loss or damage suffered as a result of such action.

55. The Bank shall not be held liable for any loss or damage arising from any mistake in the registering of any Bill’s detail, including but not limited to the Bill’s reference number caused to register the correct Bill’s detail or the Customer’s failure to update the Bank on any changes.

56. The Customer hereby authorizes the Bank to debit his Account for the total amount of a Transaction originated by the account and is debited to the Account which is authorized by the Customer.

57. All country Transactions via ATMs, Maybank Visa Debit and MasterCard Platinum Debit Transaction shall be subject to the laws existing in the country where the Transaction originates. For all such Transactions, the exchange rate, where applicable, shall be the prevailing spot exchange rates on the date of transaction.

58. Transactions via Debit shall be deemed to be cash withdrawal transactions and the Cardholder hereby authorized the Bank to debit his Account for the total amount of the bills incurred by the use of the Card.

59. The Cardholder shall notify the Bank in advance of his intentions to use the Card for overseas purposes by contacting the Bank or by activating it through the Bank’s ATM or any other means deem fit by the Bank in the future.

60. The Cardholder may use the Card to perform Visa/MasterCard transaction(s) outside Malaysia where there are Authorized Merchants and/or Authorized Cash outlets.

61. The Cardholder may use the Card for cash withdrawal through designated ATMs installed in such approved countries as shall be determined by Maybank and/or any Merchant Affiliate of MasterCard Platinum Debit International.
Tularkan Bagi Ursu Niaga Luar Negara

Apabila Pemegang Kad menggunakan Kad di luar Malaysia untuk sebarang Ursus Niaga Visa MasterCard Platinum Debit, Ursus Niaga tersehat hendaklah dicajkan dalam mata wang rasmi negara berkenaan dan ditukarkan kepada Ringgit Malaysia pada kadar tukaran dan pada masa tertentu yang akan ditetapkan oleh Maybank/MasterCard International.

Bank berhak untuk menggubarkan segala rekod Ursu Niaga melalui penggunaan Kad, termasuk tetapi tidak terbatas kepada Urus Niaga yang dilakukan melalui internet, pesan mas, telepon atau di Terminal Pindaan Waktu Elektronik walaupun termasuk tetapi tidak terbatas kepada Urus Niaga yang dilakukan melalui e-Debit, untuk syarikat yang diperkenalkan/dilaksanakan dari sesama ke sesama baki Ursus Niaga yang ditunjukkan secara sah oleh Pemegang Kad untuk didebitkan ke Akun Pemegang Kad.

Pemegang Kad berスーフヶ月ah bahawa rekaan Maybank bagi mana-manu Ursus Niaga yang dilakukan dengan menggunakan Kad adalah mukamad dan mengikut Pemegang Kad untuk sebarang tuntutan atau pertikaian.

Pemegang Kad mendapatkan seluruh baki yang disebabkan oleh aktiviti yang melibatkan penggunaan Kad, termasuk tetapi tidak terbatas kepada aktiviti yang disebabkan oleh penggunaan Kad yang tidak sah atau pemegang kad yang tidak sah.