



## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out the Maybank Debit Card. Be sure to also read the general terms and conditions. Seek clarification from your institution if you do not understand any part of this document or the general terms

Maybank Berhad  
Maybank Debit Card  
Date: 18 Sep 2020

### 1. What is this product about?

- Maybank Debit Card, a payment instrument which allows you to pay for goods and services from your deposit account at participating retail and service outlets. You are required to maintain a deposit account with us, to be linked to your debit card. If you close your deposit account maintained with us, your debit card will be automatically cancelled.
- For a successful transaction to take place, Cardmembers need to have sufficient funds in their deposit accounts.
- Maybank Debit Card also allows you to perform cash withdrawal or deposit at ATMs / SRMs including Maybank and MEPS interbank network

Maybank Debit Card Type
1. Maybank Visa Debit Cherry payWave
2. Maybank Visa Platinum Debit payWave
3. Maybank Visa FC Barcelona Platinum payWave
4. Maybank Visa Manchester Debit payWave
5. Maybank Visa Premier Wealth Platinum Debit payWave
6. Maybank Mastercard Platinum Debit payWave
7. Maybank Mastercard Premier Wealth Platinum Debit Contactless
8. Maybank Visa Debit Picture Card payWave
9. Maybank Visa Aspire Platinum Debit payWave
10. Mastercard Aspire Platinum Debit Contactless
11. Tokyo 2020 Maybank Visa LED Debit Card
12. Limited Edition Maybank Manchester United Visa Debit Card

### 2. What are the fees and charges I have to pay?

- Annual Fee - RM8 for unlimited Cash Withdrawal from Maybank ATM's or RM0.50 for every Cash withdrawal from the 5th withdrawal onwards in a month.
- ATM withdrawal Fee - Free withdrawal at any Maybank ATM in Malaysia, Singapore, Brunei, Philippines and Cambodia, RM 1.00 at MEPS network and RM 12-00 for Overseas at Visa Plus Network.
- Card replacement fee -
  1. Card replacement due to faulty chip - Free
  2. Renewal (after 7 years expiry date) - Free\*  
\*1 year before and 1 year after card expiry date
  3. Card replacement due to lost/stolen/damaged card, forgotten PIN - RM12
  4. One-time fee per card for Picture Card - RM25
- Sales Draft retrieval fee - RM15 per copy sales draft.
- Overseas Transaction Fee - Foreign currency conversion cost of 1%
- Others - Penalty fee on overdrawn account RM10

### 3. What are my obligations?

- You have to keep your PIN secure at all time and do not disclose the PIN to a third party.
- You are liable for any unauthorized transactions before reporting to the Bank.

### 4. What if I fail to fulfill my obligations?

- **Liability for unauthorized transactions:** The cardholder shall be liable for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, affected with the Debit



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card before reporting to the Bank.

- If you fail to abide by the terms and conditions of the debit card, we have the right to terminate your card.

**5. What are the major risks?**

If the Cardmember loses the card, they should notify the bank immediately to block the card. Cardmember should set an appropriate daily purchase limit for point-of-sale to minimize the risks and always check that their card is with them like they would with cash.

**6. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details such as telephone number and mailing address to ensure that all correspondences reach you in a timely manner. To update your contact details, you may reach us via one of the following channels:-

Tel	1-300-88-6688 (calling from Malaysia) or +603-78443696 (calling from outside Malaysia)
Email	<a href="mailto:mbbcardservice@maybank.com.my">mbbcardservice@maybank.com.my</a>
Write-in attention to	Head, Cardmember Interaction, Customer Engagement 7 <sup>th</sup> Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Fax	+603-7953 860
Any nearby Maybank Branch	



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**7. Where can I get further information?**

- i. Should you require additional information or enquiry on Debit card, please refer to [www.maybank2u.com.my](http://www.maybank2u.com.my) website or write to:-  
Maybankcard Centre  
7<sup>th</sup> Floor Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Tel: 1 800 22 1111  
E-mail : [mbbcardservices@maybank.com.my](mailto:mbbcardservices@maybank.com.my)
  
- ii. If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at  
Blok D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel: 1 300 88 5465  
email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

**8. Other debit cards products available**

NIL

The information provided in this disclosure sheet is issued on 29 October 2019 and will be valid until the next periodical review.



# Maybank

## RISALAH MAKLUMAT PRODUK

Sila baca dan fahami Lembaran Maklumat Produk bersama-sama dengan terma & syarat bagi produk Kad Debit: Maybank Visa Debit sebelum anda memohon kad ini. Sila dapatkan penjelasan daripada institusi sekiranya anda tidak memahami bahagian di dalam dokumen ini atau terma-terma am

Kad:  
Kad Debit Maybank

Tarikh: 29 Oktober 2019

### 1. Produk ini mengenai apa?

- Kad Debit Visa ialah instrumen pembayaran yang membolehkan pembayaran barangan dan/atau perkhidmatan di kedai runcit dan institusi perkhidmatan daripada akaun deposit Ahli Kad Debit. Jika akaun deposit anda ditutup, kad debit akan terbatal secara automatik.
- Untuk membolehkan urus niaga berjaya, ahli kad hendaklah mempunyai wang yang mencukupi dalam akaun deposit mereka.
- Kad MyDebit Maybank Kawanku juga membolehkan anda melakukan transaksi pengeluaran / deposit tunai di mesin ATM / SRM Maybank dan rangkaian MEPS.

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### 2. Apakah caj dan yuran yang perlu dibayar?

- Fi Tahunan - RM8 bagi Pengeluaran Tunai tanpa had dari ATM Maybank atau RM0.50 bagi setiap pengeluaran Tunai daripada pengeluaran ke-5 dan seterusnya dalam sebulan.
- Fi Pengeluaran ATM - Percuma di mana-mana ATM Maybank di Malaysia, Singapura, Brunei, Filipina dan Kemboja, RM 1.00 di rangkaian MEPS dan RM 12-00 di Rangkaian Visa Plus Luar Negara.
- Fi penggantian kad -
  1. Kerosakan Chip - Percuma
  2. Pembaharuan (selepas 7 tahun tamat tempoh) - Percuma\*  
\* 1 tahun sebelum dan 1 tahun selepas tamat tempoh
  3. Hilang / kecuarian / kad rosak / terlupa PIN - RM12
  4. Pembaharuan Picture Card - RM25
- Fi retrieval draft penjualan - RM15 setiap salinan.
- Fi transaksi luar Negara - Kos tukaran matawang asing sebanyak 1%
- Lain - lain - Overdrawn account - RM10

### 3. Apakah kewajipan yang saya perlu laksanakan sekiranya saya memohon produk ini?

- Anda hendaklah menjaga dan tidak mendedahkan nombor PIN kepada pihak ketiga.
- Anda bertanggungjawab ke atas apa-apa urus niaga tanpa kebenaran sebelum melaporkan kepada Bank.

### 4. Bagaimana jika saya gagal melaksanakan kewajipan-kewajipan saya?

- **Liabiliti ke atas sebarang transaksi:** Ahli Kad hendaklah menanggung liabiliti untuk segala caj dan pendahuluan walau apa sekalipun yang timbul daripada segala transaksi sama ada dibenarkan atau tidak dibenarkan, yang dilakukan menggunakan Kad anda.



- Sekiranya anda gagal untuk mematuhi terma dan syarat Kad ini, kami berhak untuk membatalkan Kad anda.

## 5. Apakah risiko-risiko utama?

Anda bertanggungjawab ke atas apa-apa urusan niaga tanpa kebenaran sebelum melaporkan kepada Bank.

## 6. Apakah yang perlu saya lakukan jika terdapat perubahan maklumat dan butiran berkenaan maklumat peribadi saya?

Adalah penting untuk anda menghubungi pihak kami sekiranya terdapat sebarang pertukaran maklumat atau butiran peribadi anda seperti nombor telefon dan alamat surat menyurat. Ini adalah untuk memastikan semua urusan surat menyurat sampai kepada pihak anda tepat pada waktunya.

Tel No	1-300-88-6688 (Panggilan dari Malaysia) +603-78443696 (Panggilan dari luar Malaysia)
E-mel	<a href="mailto:mbbcardservice@maybank.com.my">mbbcardservice@maybank.com.my</a>
Tulis kepada	Ketua, Pelaksanaan Perkhidmatan, Perhubungan Pelanggan Tingkat 7, Menara Maybank, 100 Jalan Tun Perak 50050 Kuala Lumpur
Faks	03-7953860
Cawangan Maybank yang berdekatan	

## 7. Di mana saya boleh mendapatkan maklumat lanjut?

- Sekiranya anda memerlukan maklumat lanjut atau pertanyaan tentang Kad Debit ini, anda boleh mengunjungi laman web [www.maybank2u.com.my](http://www.maybank2u.com.my) atau tulis ke alamat:-

Tingkat 7, Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Tel: 1 800 22 1111

e-mel : [mbbcardservices@maybank.com.my](mailto:mbbcardservices@maybank.com.my)

- a. Jika pertanyaan atau aduan tidak di selesaikan oleh pihak kami dengan cara memuaskan, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:

Blok D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel: 1-300-88-5465

e-mel: [bnmteeling@bnm.gov.my](mailto:bnmteeling@bnm.gov.my)

e-mel: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

## 8. Produk Kad Debit lain yang boleh didapati:

NIL

Maklumat yang disediakan dalam Risalah Makluman Produk ini di keluarkan pada 29 Oktober 2019 dan sah sehingga semakan semula.