PRODUCT DISCLOSURE SHEET **Dear Customer,** This Product Disclosure Sheet (PDS) provides you with key information on Maybank Debit Card. Other customers have read this PDS and found it helpful; **you should read it too.**	**Product: Maybank Debit Card** **Date:** 01 September 2025

1. What is Maybank Debit Card?

a. Maybank Debit Card is a payment instrument linked to your deposit account.

b. You can use it to pay for goods and services, or withdraw/deposit cash at ATMs / SRMs under Maybank and MEPS network.

c. You must maintain a deposit account with us, to be linked to your debit card. Closing the account will cancel your card.

d. Card Types available:

i. Maybank Visa Debit Card ii. Maybank Visa Platinum Debit Card iii. Maybank Visa FC Barcelona Platinum Card iv. Maybank Visa Manchester United Debit Card v. Maybank Visa Premier Wealth Platinum Debit Card vi. Maybank Mastercard Platinum Debit Card	vii. Maybank Mastercard Premier Wealth Platinum Debit Card viii. Maybank Visa Debit Picture Card ix. Maybank Global Access Mastercard World Debit Card x. MAE Debit Card xi. Maybank SME Visa Platinum Debit Card xii. Maybank Mastercard Platinum Debit Card Visit Malaysia 2026 (Limited Edition)

2. Know Your Obligations

a. Ensure sufficient funds in your account before making payments.

b. Keep your PIN secure and do not share it.

c. Inform us immediately via the channels stated below if your card is lost or stolen.

d. You are responsible for all transactions before reporting a lost or stolen card.

e. Fees and charges include:

i. **ATM Withdrawal**: Free 4 withdrawals per month at Maybank ATMs in Malaysia, Singapore, Brunei, Philippines, and Cambodia. RM0.50 for 5th withdrawal onwards. RM1.00 at MEPS network and RM12.00 at overseas ATMs (Visa PLUS or Master Card Cirrus Network)

- *Optional RM8 Annual Fee for unlimited cash withdrawals at Maybank ATMs.*
- *5th withdrawal onwards fee waived if you have a balance of above RM5,000 at time of withdrawal (optional) or single transaction of maximum withdrawal of RM1,500 and above*

ii. **Card Replacement:** Free for faulty chip or renewal within 1 year before or after expiry. RM12 for lost, stolen or damaged card.

iii. **Picture Card Fee:** RM27 (inclusive 8% SST).

iv. **Sales Draft Retrieval Fee:** RM15 per copy.
v. **Overseas Transactions:** 1% conversion fee by Visa/Mastercard + 1% foreign exchange cost.

For **Maybank Global Access Mastercard World Debit Card**, overseas transaction fees are charged as below:

a. Supported currencies

i. No fee if sufficient funds are available in the selected currency.
ii. If funds are insufficient and auto sweep is activated, the full amount is converted from MYR and charged with 1% conversion fee by Mastercard + 1% foreign exchange cost.

b. Unsupported currencies

i. The full amount is converted from MYR and charged with 1% conversion fee by Mastercard + 1% foreign exchange cost.

3. Know Your Risks

a. If you lose the card, you should notify the bank immediately to block the card.
b. You should set an appropriate daily purchase limit for point-of-sale to minimize the risks
c. You should always check that your card is with you like you would with cash.
d. You may face liability for unauthorised transactions before reporting to the Bank.

4. Other Key Terms

a. Be sure to also read the general Terms and Conditions. If you do not comply with the Terms & Conditions, we may terminate your card.
b. Merchants are generally not allowed to impose surcharges or minimum spend for debit card payments, except where permitted by Visa, Mastercard or PayNet. Merchants must disclose such exemptions clearly.

Please refer Maybank website for more details of the products features

Please promptly update us with any changes to your contact details to ensure timely correspondence. If you would like to provide feedback on merchants surcharging on the Debit card, have any questions or require assistance on your Debit Card, you can:

Call **Maybank Card Centre** at **1300 88 6688** / **+603-78443696**	Email to **mbbcardservice@maybank.com.my**

If your query or complaint is not satisfactorily resolved by us, you may:

Call **Bank Negara Malaysia** at **1300 88 5465**	Email to **bnmtelelink@bnm.gov.my**

RISALAH MAKLUMAT PRODUK **Pelanggan yang dihargai,** Risalah Maklumat Produk ini memberikan maklumat utama mengenai Kad Debit Maybank. Pelanggan lain telah membaca PDS ini dan mendapati ia berguna**; anda juga harus membacanya.**	**Product: Kad Debit Maybank** **Date:** 01 September 2025

1. **Apakah itu Kad Debit Maybank?**
   a. Kad Debit Maybank ialah instrumen pembayaran yang dipautkan kepada akaun simpanan atau semasa anda.
   b. Anda boleh menggunakannya untuk membayar barangan dan perkhidmatan, atau mengeluarkan/menyimpan wang tunai di ATM / SRM di bawah rangkaian Maybank dan MEPS.
   c. Anda mesti mengekalkan akaun simpanan/semasa bersama kami yang dipautkan kepada kad debit anda. Penutupan akaun akan membatalkan kad anda.
   d. Jenis Kad yang tersedia:

i. Kad Debit Maybank Visa ii. Kad Debit Maybank Visa Platinum iii. Kad Debit Maybank Visa FC Barcelona Platinum iv. Kad Debit Maybank Visa Manchester United v. Kad Debit Maybank Visa Premier Wealth Platinum vi. Kad Debit Maybank Mastercard Platinum	vii. Kad Debit Maybank Mastercard Premier Wealth Platinum viii. Kad Debit Maybank Visa Picture Card ix. Kad Debit Maybank Global Access Mastercard World x. Kad Debit MAE xi. Kad Debit Maybank SME Visa Platinum xii. Kad Debit Maybank Mastercard Platinum Visit Malaysia 2026 (Edisi Terhad)

2. **Ketahui Tanggungjawab Anda**
   a. Pastikan dana mencukupi dalam akaun sebelum membuat pembayaran.
   b. Pastikan PIN anda selamat dan jangan berkongsi dengan orang lain.
   c. Maklumkan kepada kami dengan segera melalui saluran yang dinyatakan di bawah sekiranya kad anda hilang atau dicuri.
   d. Anda bertanggungjawab ke atas semua transaksi sebelum melaporkan kehilangan atau kecurian kad.
   e. Yuran dan caj termasuk:
      i. **Pengeluaran ATM** : Percuma untuk 4 pengeluaran pertama setiap bulan di ATM Maybank di Malaysia, Singapura, Brunei, Filipina, dan Kemboja. RM0.50 bagi pengeluaran ke-5 dan seterusnya. RM1.00 di rangkaian MEPS dan RM12.00 di ATM luar negara (Visa PLUS atau Mastercard Cirrus).
         - *Pilihan Yuran Tahunan RM8 untuk pengeluaran tunai tanpa had di ATM Maybank*

- *Caj pengeluaran ke-5 dan seterusnya dikecualikan jika baki akaun melebihi RM5,000 pada masa pengeluaran, atau untuk satu transaksi dengan jumlah maksimum pengeluaran RM1,500 ke atas (pilihan).*

ii. **Penggantian Kad:** Percuma bagi cip rosak atau pembaharuan dalam tempoh 1 tahun sebelum atau selepas tarikh luput. RM12 dikenakan untuk kad hilang, dicuri atau rosak.

iii. **Yuran kad Bergambar (Picture Card) :** RM27 (termasuk SST 8%).

iv. **Yuran Pengambilan Salinan Jualan:** RM15 setiap salinan.

v. **Transaksi Luar Negara:** 1% caj penukaran oleh Visa/Mastercard + 1% kos tukaran asing

Bagi **Kad Debit Maybank Global Access Mastercard World**, caj transaksi luar negara adalah seperti berikut:

a. **Mata wang yang disokong**
   i. i. Tiada caj jika dana mencukupi dalam mata wang yang dipilih.
   ii. Jika dana tidak mencukupi dan fungsi "auto sweep" diaktifkan, jumlah penuh akan ditukar daripada MYR dan dikenakan caj 1% penukaran oleh Mastercard + 1% kos tukaran asing.

b. **Mata wang yang tidak disokong**
   i. Jumlah penuh akan ditukar daripada MYR dan dikenakan caj 1% penukaran oleh Mastercard + 1% kos tukaran asing.

3. Ketahui Risiko Anda

a. Jika kad hilang, anda perlu memaklumkan pihak bank segera untuk menyekat kad.
b. Anda digalakkan menetapkan had pembelian harian yang sesuai di terminal jualan (point-of-sale) bagi meminimumkan risiko.
c. Anda harus sentiasa memastikan kad anda berada bersama anda seperti anda menjaga wang tunai.
d. Anda mungkin menanggung liabiliti ke atas transaksi tanpa kebenaran yang berlaku sebelum laporan dibuat kepada Bank.

4. Terma Utama Lain

a. Pastikan anda juga membaca Terma dan Syarat am. Jika anda tidak mematuhi Terma & Syarat, kami berhak menamatkan penggunaan kad anda.
b. Peniaga secara umumnya tidak dibenarkan mengenakan caj tambahan atau perbelanjaan minimum bagi pembayaran dengan kad debit, kecuali di bawah kebenaran Visa, Mastercard atau PayNet. Peniaga mesti memaklumkan dengan jelas pengecualian tersebut..

Sila rujuk laman web Maybank untuk maklumat lanjut mengenai ciri-ciri produk.

Sila kemas kini maklumat untuk menghubungi anda dengan segera sekiranya terdapat sebarang perubahan agar surat-menyurat diterima tepat pada masanya. Jika anda mempunyai sebarang pertanyaan atau memerlukan bantuan mengenai Kad Debit anda, anda boleh:

Hubungi **Pusat Kad Maybank** di **1300 88 6688** / **+603-78443696**	Emel ke **mbbcardservice@maybank.com.my**

Sekiranya pertanyaan atau aduan anda tidak diselesaikan dengan memuaskan oleh pihak kami, anda boleh:

Hubungi **Bank Negara Malaysia** di **1300 88 5465**	Emel ke **bnmtelelink@bnm.gov.my**