



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: 10 April 2023

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. Maybank Visa Debit MAE |

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



Maybank

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 is surcharge and minimum transaction amount?

“surcharge” or “surcharging” means a fee or other obligation with similar object or effect imposed by a merchant on a cardholder in addition to the purchase amount for a transaction made using a debit card.

Minimum transaction amount refers to the minimum amount established by merchants on accepting debit card transactions.

7. Can a merchant impose a surcharge and minimum transaction amount for accepting Maybank debit card transactions?

The merchants shall not impose any surcharge and/or minimum transaction amount for Maybank Debit Card transactions except if the merchant shall disclose to cardmember any exemption given by the operator of a payment card network i.e. Visa, MasterCard or PayNet and acquirer bank to impose a surcharge or minimum transaction amount.

The merchant must provide sufficiently clear and explicit information at the point-of-sale on the available channels for cardholders to lodge complaints on surcharging and minimum transaction amount practices.

8. 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 | mbbcardservice@maybank.com.my |
| Write-in attention to | Head, Cardmember Interaction, Customer Engagement 7 th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur |
| Fax | +603-7953 860 |
| Any nearby Maybank Branch | |



Maybank

9. Where can I get further information?

- i. Should you require additional enquiry or provide feedback on merchant surcharging on the Debit card, please refer to www.maybank2u.com.my website or write to:-
Maybankcard Centre
7th Floor Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 1 800 22 1111
E-mail : 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

10. Other debit cards products available

NIL

The information provided in this disclosure sheet is issued on 10 April 2023 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: 10 April 2023

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.

| 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. Maybank Visa Debit MAE |

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.



Maybank

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

5. Apakah risiko-risiko utama?

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

6. Apakah maksud surcaj dan jumlah transaksi minimum?

Surcaj bermaksud yuran atau obligasi lain dengan objek atau kesan serupa yang dikenakan oleh peniaga ke atas pemegang kad debit sebagai tambahan kepada jumlah pembelian untuk transaksi yang dibuat menggunakan kad debit.

Jumlah transaksi minimum merujuk kepada jumlah minimum yang ditetapkan oleh peniaga untuk menerima transaksi kad debit.

7. Bolehkah peniaga mengenakan surcaj dan jumlah transaksi minimum untuk menerima transaksi kad debit Maybank?

Peniaga tidak boleh mengenakan sebarang surcaj dan/atau jumlah transaksi minimum untuk transaksi Kad Debit Maybank kecuali jika peniaga akan mendedahkan kepada ahli kad sebarang pengecualian yang diberikan oleh pengendali rangkaian kad pembayaran iaitu Visa, MasterCard atau PayNet dan bank pemerolehan untuk mengenakan surcaj atau jumlah transaksi minimum.

Peniaga mesti memberikan maklumat yang terang dan jelas di tempat jualan pada saluran yang tersedia untuk ahli kad membuat aduan mengenai surcaj dan amalan jumlah transaksi minimum.

8. 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 andaseperti 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 | mbbcardservice@maybank.com.my |
| 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 | |

9. Di mana saya boleh mendapatkan maklumat lanjut?

- Sekiranya anda memerlukan pertanyaan lanjut atau ingin memberikan maklumbalas mengenai surcaj dari pedagang pada Kad Debit ini, anda boleh mengunjungi laman web 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

- 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
e-mel: enquiry@akpk.org.my



Maybank

10. Produk Kad Debit lain yang boleh didapati:

NIL

Maklumat yang disediakan dalam Risalah Makluman Produk in di keluarkan pada 10 April 2023 dan sah sehingga semakan semula.