

As at 21/03/2025

**FREQUENTLY ASKED QUESTIONS (FAQS) FOR MAYBANK GLOBAL ACCESS MASTERCARD WORLD****DEBIT CARD**

<b>A. General Questions</b>		
No	Questions	Answers
1	What is the Maybank Global Access Mastercard World Debit Card?	<ul style="list-style-type: none"><li>• This versatile multi-currency debit card is globally accepted and enables cash withdrawals from both local and international Automated Teller Machines (ATM) through the Mastercard network (Cirrus). The Debit Card allows for withdrawals in various supported currencies, along with exclusive Mastercard World privileges.</li><li>• Similar to standard Debit Cards, it facilitates online transactions and in-store purchases at Point-of-Sale (POS) terminals.</li></ul>
2	Can I withdraw cash from ATMs locally and abroad using the Maybank Global Access Mastercard World Debit Card?	<ul style="list-style-type: none"><li>• Yes, you can withdraw cash from ATMs using the Maybank Global Access Mastercard World Debit Card locally (MYR) and abroad (other currencies) via the CIRRUS accepted ATM network.</li><li>• There is a maximum of RM10,000 on withdrawal limit per day. Please refer to section C for more information.</li></ul>
3	What are the eligibility requirements to apply for a Maybank Global Access Mastercard World Debit Card?	<ul style="list-style-type: none"><li>• You are required to open a Maybank Global Access Account-i with a minimum initial deposit of RM50.</li><li>• Maybank Global Access Account-i is available for Malaysian citizens aged 18 years and above.</li></ul>

4	What are the currencies supported by the Maybank Global Access Mastercard World Debit Card and Global Access Account?	<p>Please refer to the list of supported currencies* below:</p> <table><tr><th>No</th><th>Country</th><th>Currency</th><th>Currency Code</th></tr><tr><td>1</td><td>Malaysia</td><td>Malaysian Ringgit</td><td>MYR</td></tr><tr><td>2</td><td>Australia</td><td>Australian Dollar</td><td>AUD</td></tr><tr><td>3</td><td>Brunei</td><td>Bruneian Dollar</td><td>BND</td></tr><tr><td>4</td><td>Canada</td><td>Canadian Dollar</td><td>CAD</td></tr><tr><td>5</td><td>Denmark</td><td>Danish Krone</td><td>DKK</td></tr><tr><td>6</td><td>Hong Kong</td><td>Hong Kong Dollar</td><td>HKD</td></tr><tr><td>7</td><td>Japan</td><td>Japanese Yen</td><td>JPY</td></tr><tr><td>8</td><td>New Zealand</td><td>New Zealand Dollar</td><td>NZD</td></tr><tr><td>9</td><td>Norway</td><td>Norwegian Krone</td><td>NOK</td></tr><tr><td>10</td><td>Qatar</td><td>Qatari Riyal</td><td>QAR</td></tr><tr><td>11</td><td>Saudi Arabia</td><td>Saudi Riyal</td><td>SAR</td></tr><tr><td>12</td><td>Singapore</td><td>Singaporean Dollar</td><td>SGD</td></tr><tr><td>13</td><td>Sweden</td><td>Swedish Krona</td><td>SEK</td></tr><tr><td>14</td><td>Switzerland</td><td>Swiss Franc</td><td>CHF</td></tr><tr><td>15</td><td>The member states of the European Union</td><td>Euro</td><td>EUR</td></tr><tr><td>16</td><td>United Arab Emirates</td><td>Dirham</td><td>AED</td></tr><tr><td>17</td><td>United Kingdom</td><td>British Pound Sterling</td><td>GBP</td></tr><tr><td>18</td><td>USA</td><td>US Dollar</td><td>USD</td></tr></table> <p>*Supported currencies are accurate as at 12/03/2025 and may be subject to change at Maybank’s discretion. Please refer to the Maybank website for the latest list of supported currencies.</p>	No	Country	Currency	Currency Code	1	Malaysia	Malaysian Ringgit	MYR	2	Australia	Australian Dollar	AUD	3	Brunei	Bruneian Dollar	BND	4	Canada	Canadian Dollar	CAD	5	Denmark	Danish Krone	DKK	6	Hong Kong	Hong Kong Dollar	HKD	7	Japan	Japanese Yen	JPY	8	New Zealand	New Zealand Dollar	NZD	9	Norway	Norwegian Krone	NOK	10	Qatar	Qatari Riyal	QAR	11	Saudi Arabia	Saudi Riyal	SAR	12	Singapore	Singaporean Dollar	SGD	13	Sweden	Swedish Krona	SEK	14	Switzerland	Swiss Franc	CHF	15	The member states of the European Union	Euro	EUR	16	United Arab Emirates	Dirham	AED	17	United Kingdom	British Pound Sterling	GBP	18	USA	US Dollar	USD
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5	Can I use the Maybank Global Access Mastercard World Debit Card for contactless payments in different currencies?	<ul style="list-style-type: none"><li>• Yes, the Maybank Global Access Mastercard World Debit Card supports contactless payments for transactions up to RM250 and customers may set their own contactless payment limit via the MAE App.</li><li>• PIN is required for purchases amounting above RM250 for merchants in Malaysia, but may vary at overseas merchants.</li><li>• To activate contactless payment, you must firstly complete at least one (1) successful PIN-based transaction at a point-of-sale (POS) terminal.</li><li>• To activate contactless payment on new or replacement Maybank Global Access Mastercard World Debit Cards, cardholders must complete at least one successful PIN transaction at a point-of-sale (POS) terminal.</li><li>• The PIN requirement for transactions over RM250 applies only to merchants located in Malaysia.</li></ul>																																																																												

		<ul style="list-style-type: none"> <li>The default daily purchase limit is RM3,000 and it is adjustable up to a maximum accumulated limit of RM20,000 per day via MAE App.</li> </ul>
6	I will be going overseas soon. What should I do to ensure my Debit Card can be used overseas?	<p>Before your trip, make sure you:</p> <ol style="list-style-type: none"> <li>1. Activate the Overseas Debit option on your card via the debit card management page in MAE app.</li> <li>2. Check that your Global Access Account-i is sufficiently funded.</li> <li>3. Be aware of your daily purchase limit.</li> </ol>
7	What should I do to enable this card for online transactions?	Please activate the e-commerce option via the debit card management page in MAE app.
8	How do I activate my Maybank Global Access Mastercard World Debit Card?	<p>You can activate your debit card upon receiving it via MAE app &gt; Cards tab. Enter your card details followed by a 6-digit PIN creation.</p> <p><b>Note:</b> If you are an existing Maybank customer, kindly ensure your existing Maybank Cherry Debit Card in an active status prior activating the Mastercard World Debit Card.</p>
9	What security features are included with the Maybank Global Access Mastercard World Debit Card?	<p><b>Security Features of the Debit Card:</b></p> <ul style="list-style-type: none"> <li>• EMV Chip Technology</li> <li>• Fraud Monitoring and Detection</li> <li>• Secure2u</li> <li>• Contactless Transaction Limit Customisation</li> <li>• Overseas Debit Feature</li> <li>• Transaction Limit Customisation</li> <li>• Online Transaction Activation</li> <li>• Maybank Secure Online Shopping (MSOS)</li> <li>• Kill Switch Function</li> </ul> <p><b>New Feature:</b></p> <p>Block Card Function: Temporarily deactivates the debit card for security purposes. (For next steps, refer to B.II. (1)(2)).</p> <p>For fraud or security alert, please contact Maybank Group Customer Care (MGCC) at 1-300-88-6688 (Malaysia).</p>

## **B. Maybank Global Access Account-i (GAA-i) Features**

No	Questions	Answers
<b>I. Auto Sweep</b>		
1	What is the "Auto Sweep" facility and how does it work when activated?	<ul style="list-style-type: none"> <li>The Auto Sweep Facility is a service unique to the Maybank Global Access Account-i (GAA-i) that allows for automatic deductions from your predetermined Primary Currency account (i.e.: MYR) when the selected transacting currency has</li> </ul>

		<p>insufficient funds. This way, you can make transactions without worrying about maintaining sufficient balances in each currency.</p> <ul style="list-style-type: none"> <li>• This facility is applicable for your transactions and it is activated based on your consent.</li> <li>• Example: <ul style="list-style-type: none"> <li>◦ With the Auto Sweep Facility activated, if you have an MYR (Malaysian Ringgit) Primary Currency account and make a USD (United States Dollar) transaction with insufficient USD funds, the total transaction amount will be automatically deducted from your MYR account based on the Mastercard exchange rate including the fees below: <ul style="list-style-type: none"> <li>▪ Currency conversion components of 1% imposed by Visa International or Mastercard International; and</li> <li>▪ Foreign currency conversion cost of 1%.</li> </ul> </li> </ul> </li> <li>• The Auto Sweep function can be activated in the Global Access Account management page via MAE app.</li> </ul>
2	Is it possible to opt OUT of the 'Auto Sweep' feature on my Maybank Global Access Mastercard World Debit Card?	<p>Absolutely, you have the option to turn off the 'Auto Sweep' function via the Global Access Account management page via MAE app.</p> <p>You can reactivate the 'Auto Sweep' feature at any time through the MAE app.</p>
<b>II. Block Card</b>		
1	What are the steps to temporarily block my Maybank Global Access Mastercard World Debit Card?	<p>To block your Maybank Global Access Mastercard World Debit Card, please follow these steps:</p> <ol style="list-style-type: none"> <li>1. Launch the MAE app on your device.</li> <li>2. Select 'Accounts' at the bottom of the homepage, then navigate to the 'Cards' section.</li> <li>3. Choose your 'Maybank Global Access Mastercard World Debit Card' from the list and scroll down.</li> <li>4. Locate the toggle switch to activate the 'Disable Card' feature.</li> </ol> <p>You can also use the kill switch function in MAE app to disable access to both your card and account For fraud or security alert,</p>

		please contact Maybank Group Customer Care (MGCC) at 1-300-88-6688 (Malaysia) or +603-78443696 (overseas).
2	What is the duration limit for blocking the Maybank Global Access Mastercard World Debit Card?	<ul style="list-style-type: none"> <li>There is no set time limit for blocking the card. Customers have the flexibility to disable their card for as long as they need</li> </ul>

### C. Fees and Charges

No	Questions	Answers				
1	What are the <b>fees associated with overseas</b> transactions (at point-of-sale (POS) and online), using my Maybank Global Access Mastercard World Debit Card?					
			Auto Sweep On		Auto Sweep Off	
			Sufficient Balance	Insufficient Balance	Sufficient Balance	Insufficient Balance
			Supported Currencies	No fees	The full transaction amount is converted from MYR at the exchange rate determined by Mastercard; a currency conversion fee of 1% will be imposed by Mastercard International and foreign currency conversion cost of 1%.	No fees
Unsupported Currencies	When the Auto Sweep feature is ON, the amount will be converted from MYR at the exchange rate determined by Mastercard. Additionally, there will be a currency conversion fee of 1% imposed by Mastercard International and a 1% foreign currency conversion cost. If the Auto Sweep feature is OFF and the amount is insufficient, the transaction will be rejected.					

2	What are the charges imposed at the ATM for withdrawals?	<table><tr><th>ATM Channel</th><th>Details</th></tr><tr><td><b>Maybank ATMs</b> in Malaysia, Singapore, Brunei, Philippines, Cambodia.</td><td><ul style="list-style-type: none"><li>• <b>Free</b> for the first 4 withdrawals per month at Maybank ATMs.</li><li>• <b>RM0.50</b> per withdrawal from the 5th withdrawal onwards</li></ul><p><i>Note: Fee will be waived for balances above RM5,000 or single withdrawal of RM1,500 and above.</i></p><ul style="list-style-type: none"><li>• <b>RM8 – Unlimited withdrawal</b></li></ul><p><i>Note: This fee is mandatory for the first year as it will be automatically deducted upon account activation. Customers can opt-out of the unlimited withdrawal feature for the following years by visiting any Maybank branch.</i></p></td></tr><tr><td><b>MEPS Network</b> (Malaysia)</td><td>RM1.00 per withdrawal.</td></tr><tr><td><b>Overseas</b> (Visa Plus or Mastercard Cirrus Network):</td><td>RM12.00 per withdrawal for supported and unsupported currency with sufficient balance (the withdrawal request will be rejected in the event of insufficient funds).</td></tr></table>	ATM Channel	Details	<b>Maybank ATMs</b> in Malaysia, Singapore, Brunei, Philippines, Cambodia.	<ul style="list-style-type: none"><li>• <b>Free</b> for the first 4 withdrawals per month at Maybank ATMs.</li><li>• <b>RM0.50</b> per withdrawal from the 5th withdrawal onwards</li></ul> <p><i>Note: Fee will be waived for balances above RM5,000 or single withdrawal of RM1,500 and above.</i></p> <ul style="list-style-type: none"><li>• <b>RM8 – Unlimited withdrawal</b></li></ul> <p><i>Note: This fee is mandatory for the first year as it will be automatically deducted upon account activation. Customers can opt-out of the unlimited withdrawal feature for the following years by visiting any Maybank branch.</i></p>	<b>MEPS Network</b> (Malaysia)	RM1.00 per withdrawal.	<b>Overseas</b> (Visa Plus or Mastercard Cirrus Network):	RM12.00 per withdrawal for supported and unsupported currency with sufficient balance (the withdrawal request will be rejected in the event of insufficient funds).
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3	What are the debit card fees & charges?	<table><tr><td>Card Replacement Fee</td><td><ul style="list-style-type: none"><li>• <b>Faulty chip:</b> Free</li><li>• <b>Renewal:</b> Free (1 year before and after expiry date). Do note that the Maybank Global Access Mastercard World Debit Card has a validity of 7 years.<ul style="list-style-type: none"><li>a. You can renew it for free during the 6th year of its validity or within the year following its expiration (the 8th year).</li><li>b. If you renew the card after the 8th year, a fee of RM12 will be charged.</li></ul></li><li>• <b>Lost/stolen/damaged card / forgotten PIN:</b> RM12</li></ul></td></tr></table>	Card Replacement Fee	<ul style="list-style-type: none"><li>• <b>Faulty chip:</b> Free</li><li>• <b>Renewal:</b> Free (1 year before and after expiry date). Do note that the Maybank Global Access Mastercard World Debit Card has a validity of 7 years.<ul style="list-style-type: none"><li>a. You can renew it for free during the 6th year of its validity or within the year following its expiration (the 8th year).</li><li>b. If you renew the card after the 8th year, a fee of RM12 will be charged.</li></ul></li><li>• <b>Lost/stolen/damaged card / forgotten PIN:</b> RM12</li></ul>						
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		<div>Sales Draft Retrieval Fee</div>	RM15 per copy
D. Card Limit			
No	Questions	Answers	
	What are the various limits and restrictions associated with using the Maybank Global Access Mastercard World Debit Card?	<p><b>Funds Availability:</b> Cardholders can only spend the funds available in their Maybank Global Access Account-i. Transactions will be declined if there are insufficient funds in the transacting currency and when Auto-sweep is turned off.</p> <ul style="list-style-type: none"><li>• <b>Default Daily Purchase Limit:</b> RM3,000 (or equivalent in foreign currency). You can set a maximum daily purchase limit of up to RM20,000 (or equivalent in foreign currency). Visit the debit card management page on MAE app to adjust the daily purchase limit.</li><li>• <b>Maybank ATM Withdrawal Limits:</b><ul style="list-style-type: none"><li>• Total Daily Withdrawal Limit: A maximum of RM10,000.</li><li>• Per Withdrawal Limit: RM1,500. This limit can be changed via ATM only.</li><li>• Specific Withdrawal Limits in Maybank’s ATM Network:<ul style="list-style-type: none"><li>I. Singapore: S\$1,000 per day.</li><li>II. Brunei: B\$1,000 per day.</li><li>III. Philippines: P10,000 per day.</li><li>IV. Indonesia: Rp2,500,000 per day.</li></ul></li></ul></li></ul> <p><b>Note:</b> The specific withdrawal limit applies only to Maybank’s ATM network. Customers can withdraw up to an equivalent of RM10,000 (or equivalent in foreign currency) at non-Maybank ATMs in the respective country.</p>	
E. Others			
No	Questions	Answers	
1	Do I need to use my 6-digit PIN for overseas purchases with my Maybank Global Access Mastercard World Debit Card?	<ul style="list-style-type: none"><li>• Yes, in countries where PIN transactions are supported, you will be prompted to enter your PIN.</li><li>• However, some overseas markets may not support 6-digit PINs, in which case you might need to sign to authorise the payment.</li></ul>	
2	Can the Maybank Global Access Mastercard World Debit Card be linked to multiple bank accounts?	<ul style="list-style-type: none"><li>• No, this debit card is only linked to Maybank Global Access Account-i.</li></ul>	

3	What should I do if my Maybank Global Access Mastercard World Debit Card is lost or stolen?	<ul style="list-style-type: none"> <li>You can immediately disable the card using the Kill Switch function in the MAE app under the “quick actions” category or report the loss or theft to Maybank Group Customer Care (MGCC) at 1-300-88-6688 (Malaysia) or +603-78443696 (overseas).</li> </ul>
4	How can I renew or replace my card (for both local and overseas)?	<ul style="list-style-type: none"> <li>For cards applied through the MAE app, renewal or replacement can be done via the app.</li> <li>For cards obtained through a Maybank branch, you need to contact your home branch to arrange the delivery of the new card. <ul style="list-style-type: none"> <li>Overseas delivery can take up to 30 days from date of application.</li> <li>Local delivery can take up to 9 days from date of application.</li> </ul> </li> </ul>
6	Can I still use my current card while waiting for a renewal?	<ul style="list-style-type: none"> <li>Yes, as long as your current card hasn't expired, you can continue to use it for online, in-store, and ATM transactions.</li> <li>You cannot use your current card if it has expired.</li> </ul>
7	Is it possible to withdraw foreign currency in cash from ATMs in Malaysia using my debit card?	<ul style="list-style-type: none"> <li>No, ATM withdrawals in Malaysia will only dispense Ringgit Malaysia (MYR), and the amount will be deducted from your MYR account.</li> </ul>
8	What is a Debit Card payment pre-authorisation and in what instances this will occur?	<ul style="list-style-type: none"> <li>For hotels, a pre-authorisation amount in the country's currency is charged at check-in, depending on the duration of stay. This is reversed at check-out, and you'll be charged for the actual expenses incurred.</li> <li>For petrol transactions at outdoor pumps, a pre-authorisation amount between RM100 to RM200 is initially charged, then reversed (usually within 2 to 5 days). You are charged the actual filled-up amount at the end of each pump.</li> </ul>
9	Why might a purchase be declined when using my Maybank Global Access World Debit Card?	<ul style="list-style-type: none"> <li>Purchases may be declined due to insufficient funds, exceeded daily spending limit, inactive overseas debit function, or during scheduled system maintenance.</li> <li>If your Debit Card has been declined for reasons not listed here, kindly contact Maybank Group Customer Care (MGCC) at 1-300-88-6688 (Malaysia) or the number behind your card.</li> </ul>



10	Can I provision Maybank Global Access Mastercard World Debit Card to Apple Pay, Samsung Pay and Google Pay?	Customers can call MGCC to assist on Maybank Global Access Mastercard World Debit Card provisioning.
11	Who should I contact for further enquiries about the Maybank Global Access Debit Card?	For any further queries, please contact Maybank Group Customer Care (MGCC) at 1-300-88-6688 (Malaysia) or +603-78443696 (overseas).