



## 1. What is Maybank Business Platinum Visa Debit Card?

The Maybank Business Platinum Visa Debit Card is a **Visa Platinum Debit card**, an **ATM card** and a **NETS card**, all combined into one.

## 2. What benefits do I enjoy as a Maybank Business Platinum Visa Debit Cardmember?

- Sign for your purchases, with no follow-up bills to worry about as retail purchases are debited from your Corporate Current account directly
- Shop online with peace of mind at participating 3-D Secure Merchants with input of One-Time Authorisation Code sent to your mobile phone
- Recognition at Visa establishments worldwide
- Earn TREATS Points for any Visa signature-based, contactless and online transactions. The TREATS Points can be redeemed for a host of privileges including frequent flyer miles, dining treats, shopping delights and spa treatments
- Transact securely on your NETS purchases using PIN only at any of the participating merchants' outlets. The amount spent will be directly debited from your primary Maybank Corporate Current account
- Make bill payments and transactions at any AXS Stations islandwide
- Withdraw cash from ATMs in Singapore via the atm<sup>5</sup> shared ATM network
- Access to instant cash at ATMs in the PLUS global network for a service fee of S\$5 for each overseas transaction

### Using Maybank Business Platinum Visa Debit Card for signature-based retail and online transactions

#### 1. Is my new Maybank Business Platinum Visa Debit Card pre-activated for Visa signature-based, contactless and online transactions?

Maybank Business Platinum Visa Debit Cards issued are pre-activated for signature-based, contactless and online transactions. You may start using your Card for retail purchases immediately upon activation.

#### 2. What are my daily and monthly spending limits for retail and online transactions via Visa?

Your new Maybank Business Platinum Visa Debit Card comes with a default daily and monthly spending limit of S\$1,000 and S\$3,000 respectively. You may choose to increase the daily and monthly spending limit to a maximum of S\$10,000 and S\$15,000 respectively. Please visit any local Maybank ATMs if you wish to change the limit(s).

#### 3. Do I need to top up my Maybank Business Platinum Visa Debit Card for retail purchases?

There is no need to top up your Maybank Platinum Debit Card for retail purchases as the transaction amount will be directly deducted from your Maybank Corporate Current account that is linked as the primary account.

#### 4. Can I also use my Maybank Business Platinum Visa Debit Card for online transaction?

Yes, you may also use the Maybank Business Platinum Visa Debit card for online transactions.

## **5. Will I get any SMS transaction alert for retail transactions?**

Cardholders will receive a SMS transaction alert:

- a) when you first use a new card or renewal card;
- b) when you make retail or online purchases at or above the pre-defined threshold amount of S\$500 per transaction, or its equivalent if your transactions are charged in foreign currencies.

## **Using Maybank Business Platinum Visa Debit Card for NETS and ATM cash withdrawal**

### **1. What is my default limit for ATM cash withdrawal and NETS purchases?**

The default limit for ATM cash withdrawal for each Maybank Business Debit Card is S\$3,000 per day and the default limit for NETS purchases for each Company is S\$3,000 per day. There is no monthly limit for ATM cash withdrawal and NETS purchases.

### **2. Do I need to top up my Maybank Business Platinum Visa Debit Card for NETS purchases?**

There is no need to top up your Maybank Platinum Debit Card for NETS purchases as the transaction amount will be directly deducted from your Maybank Corporate Current account that is linked as the primary account.

## **Activation of magnetic stripe for overseas use**

### **1. Why is the magnetic stripe deactivated for my Business Platinum Visa Debit Card?**

This is part of a banking industry initiative to further protect you against card fraud.

### **2. Do I need to activate the magnetic stripe on my Business Platinum Visa Debit Card for overseas use?**

Yes, you would need to. In addition, you will need to activate the overseas ATM cash withdrawal feature on your Card.

### **3. Do I need to de-activate the magnetic stripe when I return from overseas?**

When you are activating the magnetic stripe, you will need to indicate a start and end date of the activation. You may wish to coincide the activation period with your trip. The magnetic stripe will be automatically deactivated after the end date.

### **4. Can the magnetic stripe on my Card be activated perpetually?**

Yes, you can do so. However, we do not advise so as there is a higher risk of unauthorised transactions occurring on your card since data on the magnetic stripe can be easily copied. You should activate it only when you are travelling overseas.

## **How to view the retail and online transactions on my Maybank Platinum Debit Card**

### **1. How can I view my transactions done on my Maybank Business Platinum Visa Debit Card?**

You will require business internet banking access to view the transaction history in your Corporate Current account linked to the Business Platinum Visa Debit Card for retail and online transactions. Alternatively, you can refer to your Corporate Combined Account statement or Corporate Current Account statement.

Please note that Maybank Corporate Combined Account statement will only reflect cash withdrawal and NETS transactions performed by the Business Debit Card(s) but will not reflect any further details that identify the Business Debit Card(s) used to perform such transactions. In addition, the Maybank Corporate Current Account statement will only reflect the withdrawals and deposits of funds within the Corporate Current Account and will not reflect details of the cash withdrawal, NETS and Visa retail transactions performed by the Business Debit Card(s).

## **Earning TREATS Points for my signature-based retail spending and online transactions**

### **1. Do I earn TREATS Points for my signature-based retail spending and online transactions?**

TREATS Points programme awards you TREATS Points for Visa signature-based, contactless and online retail spending. You will earn 3X TREATS Points for every S\$5 spent in Malaysian Ringgit and 1X TREATS Point for every S\$5 spent in Singapore Dollar and other foreign currencies.

## **Daily/Monthly Spending Limits and Daily/Monthly Available Spending Limits**

### **1. What are Daily Spending Limit and Monthly Spending Limit?**

Daily and Monthly Spending limits are the retail function (i.e. signature-based and online transaction) for your new Debit Card.

### **2. What are the amounts that I can set for my Daily Spending Limit and Monthly Spending Limit?**

The amounts that you may choose for your Daily Spending Limit are as follows:

- a. S\$1,000
- b. S\$3,000
- c. S\$5,000
- d. S\$10,000

The amounts that you may choose for your Monthly Spending Limit are as follows:

- a. S\$3,000
- b. S\$5,000
- c. S\$10,000
- d. S\$12,000
- e. S\$15,000

### **3. What are Daily Available Spending Limit and Monthly Available Spending Limit?**

Daily Available Spending Limit is the daily limit that can be used for retail transactions, subject to the available balance in the Maybank Corporate Current account that is linked to the Maybank Business Platinum Visa Debit Card.

Monthly Available Spending Limit is the monthly limit that can be used for retail transactions, subject to the available balance in the Maybank Corporate Current account that is linked to the Maybank Business Platinum Visa Debit Card.

Daily Available Spending Limit will be reset every day while the Monthly Available Spending Limit will be reinstated monthly. You can log on to Maybank Business Internet Banking to view the reinstatement date for your Monthly Available Spending Limit.

### **4. How can I check my Daily and Monthly Available Spending Limits?**

You can view your Daily and Monthly Available Spending Limits when you login to Maybank2u.com.sg (Business Internet Banking).

## **5. How can I change my Daily and Monthly Spending Limits?**

To change your Daily and Monthly Spending Limits:

- Step 1: Proceed to any Maybank Singapore ATM
- Step 2: Insert your Maybank Business Platinum Visa Debit Card
- Step 3: Key in your 6-digit Personal Identification Number (PIN)
- Step 4: Select "More Option" from the main menu
- Step 5: Select the option "Change Debit Card Retail Spending Limit"
- Step 6: Select your preferred Daily Spending Limit
- Step 7: Select your preferred Monthly Spending Limit
- Step 8: Confirm on the Daily and Monthly Spending Limits to be applied on your Business Platinum Visa Debit Card

### **How to apply**

#### **1. What is the requirement to apply for a Maybank Business Platinum Visa Debit Card?**

You need to be a Maybank Retail SME (RSME) customer and hold a Corporate Current account with Maybank in order to be able to apply for the Business Platinum Visa Debit Card.

#### **2. How do I apply for a Maybank Business Platinum Visa Debit Card?**

You may visit any of our Maybank Branches to apply for the Maybank Business Platinum Visa Debit Card. Please bring along your NRIC (for Singaporeans and Singapore Permanent Residents) or Passport (foreigners only).

To appoint a nominee for the Maybank Business Platinum Visa Debit Card, the debit card application form must be endorsed by the Authorised Person(s) pursuant to the Maybank Current Account opening form and resolution that has been passed.

#### **3. When will I receive my Maybank Business Platinum Visa Debit Card?**

Upon approval of your Maybank Corporate Current account, the Business Platinum Visa Debit Card will be mailed to your company registered address within 10 business days via normal mail.

#### **4. I have a business account with Maybank. Can I apply for a Maybank Business Platinum Visa Debit Card?**

You can only apply for a Business Platinum Visa Debit Card if you are a Maybank retail SME (RSME) customer.

### **How to report loss of Maybank Business Platinum Visa Debit Card**

#### **1. What should I do if I did not receive or have lost my Maybank Business Platinum Visa Debit Card?**

If you did not receive your Maybank Business Platinum Visa Debit Card after 10 business days from the approval of your Corporate Current account, or if you have lost your Card, please call 1800-MAYBANK (1800-629 2265) or (65) 6533 5229 (Overseas) immediately to inform us.

**2. What is my liability if I misplaced or lost my Maybank Business Platinum Visa DebitCard?**

Your liability for signature-based retail and online transactions is limited to S\$100 if

- a. you have immediately notified us of the loss, theft or unauthorised disclosure/use;
- b. you assist us in the recovery of the unauthorised charges incurred;
- c. at our request you furnish us with a statutory declaration and/or police report accompanied by written confirmation of the loss, theft or unauthorised disclosure and any other information that we may require;
- d. we are satisfied that such loss, theft or unauthorised disclosure is not due to your negligence or default

**3. What should I do if there are unauthorized retail transactions on my account transaction history?**

You will have to call **1800-MAYBANK** (1800-629 2265) or **(65) 6533 5229** (Overseas) immediately to report any unauthorized retail transactions on your Maybank Business Platinum Visa Debit Card.

**What should I do if my Maybank Business Platinum Visa Debit Card is damaged**

**1. What should I do if my Maybank Business Platinum Visa Debit Card is damaged?**

To request for a replacement card, you may contact our Customer Relationship Executives at **1800-MAYBANK** (1800-629 2265) or **(65) 6533 5229** (Overseas). Alternatively, you may submit your card replacement request at any of our Maybank Branches. The fee of each replacement Card is S\$15.