



Overview on Maybank Platinum Debit Card

1. What is a Maybank Platinum Debit Card?

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

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

- Sign for your purchases, with no follow-up bills to worry about as retail purchases are debited from your Maybank Current, Savings or CreditAble account directly
- Perform your online shopping with a peace of mind at participating 3-D Secure Merchants with input of One-Time Authorisation Code sent to your mobile phone or generated by the 2-Factor Authentication (2FA) Security Token
- Make online transactions, signature-based or contactless purchases at any Mastercard acceptance partners worldwide
- Earn TREATS Points for any Mastercard 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
- Pay for your purchases via NETS, eNETS or NETS Contactless at any of the participating merchants' outlets. The amount spent will be directly debited from your linked Maybank Current, Savings or CreditAble account directly
- Make bill payments and transactions at any AXS Stations islandwide
- Withdraw cash from ATMs in Singapore via the [atm⁵ – Shared ATM Network](#)
- Access cash in local currencies from Maybank ATMs in Malaysia, Brunei, Cambodia, Indonesia and the Philippines at no service fee
- Access to instant cash in local currencies at ATMs in the Cirrus global network for a service fee of S\$5 per overseas transaction

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

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

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

For non-branch issued Maybank Platinum Debit Cards, please activate your Maybank Platinum Debit Card by following the instructions on your card mailer to use your Maybank Platinum Debit Card for retail purchases. You may also activate your Maybank Platinum Debit Card via our Maybank2u SG (Lite) app or Maybank2u Online Banking by following the steps indicated [here](#).



2. What is the daily spending limit for retail and online transactions of my Maybank Platinum Debit Card?

Your new Maybank Platinum Debit Card comes with a default daily spending limit of S\$2,000. You may choose to increase this limit according to your needs. Please visit any local Maybank ATMs as indicated [here](#) if you wish to change this limit.

3. Do I need to top up my Maybank Platinum 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 debited from your linked Maybank Current, Savings or CreditAble account directly.

4. Can I use my Maybank Platinum Debit Card for online transaction?

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

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

You will receive a SMS transaction alert:

- a) when you perform a retail transaction for the first time using a new card or a card that has been renewed.
- 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.

Re-set of PIN for Maybank Platinum Debit Card

1. How do I re-set the PIN for my Maybank Platinum Debit Card

To re-set PIN for your Maybank Platinum Debit Card, you may do so via our Maybank2u SG (Lite) app or Maybank2u Online Banking by following the steps [here](#).

Activation of magnetic stripe for overseas use

1. Why is the magnetic stripe deactivated for my Maybank Platinum 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 Maybank Platinum Debit Card for overseas use?

Yes, you would need to. Additionally, you will need to activate the overseas ATM cash withdrawal feature on your Maybank Platinum Debit Card if you wish to withdraw cash from overseas ATM.



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 corresponding end date of the activation. You may wish to coincide the activation period to be within your trip duration. The magnetic stripe will be automatically deactivated after the end date that has been set.

4. Can the magnetic stripe on my Maybank Platinum Debit 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.

Viewing of retail and online transactions on Maybank Platinum Debit Card

1. How can I view my transactions done on my Maybank Platinum Debit Card?

You may view your transactions that was performed on your Maybank Platinum Debit Card by viewing the transaction history on your Maybank Current, Savings or CreditAble account that was linked to the Maybank Platinum Debit Card either by the account statements or via our digital channels.

You may view a guide [here](#) on how you may view your transaction history via our Maybank2u online banking channel.

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 Mastercard signature-based, contactless and online retail spending. You will earn 3X TREATS Points for every S\$5 spent in Malaysian Ringgit and 1X TREATS Points for every S\$5 spent in Singapore Dollar and other foreign currencies on Mastercard transactions charged to your Maybank Platinum Debit Card.

2. How do I check my TREATS Points?

You may check your TREATS Points through the Maybank TREATS SG Mobile app by logging in using your online banking username and password.

You may refer [here](#) for more information on our TREATS Points programme.



Daily/Monthly Spending Limits and Daily/Monthly Available Spending Limits

1. What are Daily Spending Limits and Monthly Spending Limits?

Daily and Monthly Spending limits are spending limits that you can customize for the retail function (i.e. signature-based and online transaction) on your Maybank Platinum Debit Card.

These limits are set for the retail transactions, however still being subject to available balance in the Maybank Current, Savings or CreditAble account that is linked to the Maybank Platinum 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 our Maybank2u Online Banking to view the reinstatement date for your Monthly Available Spending Limit.

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

The amounts that you may choose to change for your Daily Spending Limit at local Maybank ATMs 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 to change for your Monthly Spending Limit at local Maybank ATMs are as follows:

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

3. How can I check my Daily and Monthly Available Spending Limits?

You can view your Daily and Monthly Available Spending Limits when you logon to Maybank2u.com.sg (Online Banking) or Maybank2u SG (Lite) app.



4. 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 ([List of Maybank Singapore ATMs](#))

Step 2: Insert your Maybank Platinum 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 Maybank Platinum Debit Card

How to apply

1. What is the minimum age requirement to apply for a Maybank Platinum Debit Card?

You need to meet the minimum age requirement for account opening and have an account with Maybank in order to be able to apply for the Platinum Debit Card.

2. If I am 15 years old and have applied for the Maybank Platinum Debit Card, will I be able to use my Maybank Platinum Debit Card for signature-based and online transactions?

No. The retail function (i.e. signature-based and online transaction) will not be available for customers below 16 years old. However, you can continue to use your Maybank Platinum Debit Card for NETS and ATM transactions.

3. Do I need to inform Maybank to activate my Maybank Platinum Debit Card for signature-based and online transactions when I reach 16 years old?

No. Once you reach 16 years old, you can proceed to any Maybank Singapore ATMs and the ATM will automatically prompt and ask if you would like to activate your Maybank Platinum Debit Card for signature-based and online transactions.

If you have chosen to activate your Maybank Platinum Debit Card for the aforementioned transactions, you will be prompted to set a Daily Spending Limit and Monthly Spending Limit.



4. How do I apply for a Maybank Platinum Debit Card?

You may visit any of our Maybank Branches to apply for the Maybank Platinum Debit Card. Please bring along your NRIC (for Singaporeans and Singapore Permanent Residents) or Passport and employment pass or work permit (foreigners only). If you are an existing Savings or Current account holder, you can change your existing ATM Card to a Maybank Platinum Debit Card at any of our Maybank Branches.

If you have an existing Maybank CreditAble account, you can apply for a Maybank Platinum Debit Card [here](#) and your Maybank Platinum Debit Card will be mailed to you within 10 business days.

5. When will I receive my Maybank Platinum Debit Card?

You will be able to receive your Maybank Platinum Debit Card immediately at the Branch. For online application of Savings, Current accounts or application of Maybank Platinum Debit Card for existing CreditAble accounts, you will receive a new Maybank Platinum Debit Card which will be mailed to you within 10 business days via normal mail.

6. I'm currently holding an existing Maybank Flash Debit Card / Maybank ATM / Maybank ATM MCE card, can I apply / convert to this new Maybank Platinum Debit Card?

Existing customer who has a Savings / Current account will be able to apply for the Maybank Platinum Debit Card at any Maybank Singapore Branch in person by filling up the application form. You will still be able to hold your current Flash Debit Card / Maybank ATM / Maybank ATM MCE card until further notification.

7. I have an account with Maybank. Can I apply for a Maybank Platinum Debit Card?

You can apply for a Maybank Platinum Debit Card if you have any of the following accounts*:

- PremierOne Account ^
- iSAVvy Savings Account
- iSAVvy Savings Plus Account
- Savings Account
- SaveUp Account
- Privilege Plus Savings Account
- Ar Rihla Regular Savings Account-i ^
- iSAVvy Savings Account-i ^
- Savings Account-i ^
- PremierOne Account-i ^
- Youngstarz Account ^
- CreditAble

** The retail transaction facility of the Maybank Platinum Debit Card will not be available for any account opened as a loan servicing account tagged with debit not accepted. Nonetheless, customers can still access the ATM and NETS facilities of the Maybank Platinum Debit Card.*

^ The retail transaction facility of the Maybank Platinum Debit Card will not be available for these accounts if they are opened with minors. Nonetheless, customers can still access the ATM and NETS facilities of the Platinum Debit Card



Loss of Maybank Platinum Debit Card

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

For online application of Savings, Current accounts or application of Maybank Platinum Debit Card for existing CreditAble accounts, if you have not received your Maybank Platinum Debit Card after 10 business days from the application date, or if you have lost your Card, please call 1800MAYBANK (1800-629 2265) or (65) 6533 5229 (Overseas) immediately to inform us.

Next, you will need to inform NETS Customer Service Hotline on 6274 1212 to report the loss of your NETS FlashPay card. Any unused balance in your NETS FlashPay wallet or Auto Top Up wallet may be returned to you, subject to NETS' Terms and Conditions.

Operating hours of NETS Customer Service Hotline:

9.00am to 7.00pm (Monday – Saturday)
10.00am to 7.00pm (Sunday and Public Holidays)

If you are only able to phone NETS after office hours, please leave your name and contact number and a report on your lost card will be lodged. The liability of the ATU facility is subject to the terms and conditions of NETS FlashPay ATU facility. Upon receipt of a loss report, NETS shall cancel the lost NETS FlashPay card within 48 hours.

2. What is my liability if I misplaced or lost my Maybank Platinum Debit Card?

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 unauthorised 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 unauthorised retail transactions on your Maybank Platinum Debit Card.



Maybank Platinum Debit Card that is damaged

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

- Step 1: Proceed to any of our Maybank Branches to request for a replacement card. The fee of each replacement Card is S\$15.
- Step 2: De-activate the NETS FlashPay ATU Facility at any iNETS Kiosk, the refundable deposit of S\$30 for the ATU facility will be credited directly to your bank account within 14 working days.
- Step 3: 10 working days after deregistering the ATU facility, you can then perform an online refund of the remaining stored value in the card at the TransitLink Ticket Office or iNETS Kiosk. This amount will also be credited directly to your bank account.