

1. What is Maybank Debit Card?

The Maybank Debit Card is a Mastercard / Visa Debit card, an ATM card and a NETS card, all combined into one. PIN will be required for all NETS purchases, including NETS Contactless.

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

- Sign for your purchases, with no follow-up bills to worry about as retail purchases are debited from your Current or Savings account directly
- Shop online with peace of mind at participating 3-D Secure Merchants with input ofOne-Time Authorisation Code sent to your mobile phone or generated by the 2-Factor Authentication (2FA) Security Token
- Recognition at Mastercard / Visa establishments worldwide
- Earn TREATS Points for any Mastercard / 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 Current or Savings account
- 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, Indonesia (Bank Internasional Indonesia (BII) ATMs), Brunei and the Philippines, free of charge
- Access to instant cash at ATMs in the Cirrus /PLUS global network for a service fee of S\$5 for each overseas transaction

3. Is my new Maybank Debit Card pre-activated for online transaction, NETS transaction, Mastercard / Visa contactless and signature-based transactions?

Maybank Debit Cards issued at Maybank Branches are pre-activated. You may start using your Card for retail purchases immediately upon activation.

For non-branch issued Maybank Debit Card, please activate your Card by following the instructions on your card mailer in order to use your card for retail purchases.

You may also activate your Card via Maybank Online Banking Mobile App by following the steps indicated <u>here</u>.

4. What is my daily limit for NETS transaction?

The daily limit for NETS transaction on your Maybank Debit Card is \$\$3,000.

5. Do I need to top up my Maybank Debit Card for retail purchases?

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

6. Can I use my Maybank Debit Card for online transaction / phone transactions? You may use the Maybank Debit card only for online transactions but not for mail or telephone orders.

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

You will receive a SMS transaction alert:

Maybank

- 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 \$\$500 per transaction, or its equivalent if your transactions are charged in foreign currencies

8. How do I re-set the PIN for my Debit Card?

To re-set PIN for your Maybank Debit Card, download and login the Maybank Online Banking Mobile App and follow the steps indicated <u>here</u>.

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

You will need to apply for internet banking and view the transaction history in your Savings or Current account linked to the Debit Card for retail and online transactions. Alternatively, you can update your Passbook or refer to your bi-monthly SaveUp account statement or eStatement for your retail and online transactions. Due to space limitation in Passbook, the name of the merchant/merchant outlet will not be printed in Passbook. However, you can view the name of the merchant/merchant outlet via Internet Banking by viewing your Savings or Current account transaction history.

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

For online application of Savings or Current accounts, if you did not receive your Debit Card after 10 business days from the application date, or if you have lost your Card, please call 1800-MAYBANK (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 call 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.



11. What is my liability if I misplaced or lost my Maybank 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

12. 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 y unauthorized retail transactions on your Maybank Debit Card.