



FREQUENTLY ASKED QUESTIONS

Your AmBank Debit Mastercard supports two debit card networks - MyDebit (accepted in Malaysia) and Mastercard (accepted in Malaysia and overseas). By supporting these debit card brands, there are more retail outlets that will accept your debit card for payments and purchases in Malaysia and overseas.

When using your AmBank Debit Mastercard at retailers in Malaysia, a retailer may choose to accept and process the payment on your card using either MyDebit or Mastercard. This is in line with the policy objective of the Payment Card Reform Framework issued by Bank Negara Malaysia to promote payment system efficiency by providing merchants with an avenue to manage their operational cost in using a less costly debit card network. This would reduce the pressure on retailers to increase prices to their customers to recover the higher cost of accepting payment cards. Please be aware that you are not able to request the retailer to change their chosen debit card network.

1. What is AmBank Debit Mastercard?
 - AmBank Debit Mastercard is an ATM and payment card that can be used as an ATM as well as for purchases and payments in Malaysia and overseas.
 - The card comes with a new contactless transaction feature (Mastercard PayPass or MyDebit contactless) that allows you to make everyday purchases quickly and safely with a simple tap of your card.
 - This card is linked to the AmBank/AmBank Islamic Savings or Current Account of the individual and any transaction charged will be debited directly from the designated account.
2. Who is eligible for AmBank Debit Mastercard?
 - Any individual aged 12 years and above who has an AmBank/AmBank Islamic Savings or Current Account.
 - Under Trust accounts, both trustee and account holder can apply for the Debit Card.
3. How can I apply for AmBank Debit Mastercard?
 - Walk into any AmBank branch nearest to you to open an AmBank/AmBank Islamic Savings or Current Account and you will get your Debit Card instantly.
 - For existing AmBank/AmBank Islamic Savings or Current Account holders who owns an AmBank ATM Card, you can convert it to AmBank Debit Mastercard.
4. What is the difference between AmBank Debit Mastercard and the ATM Card?
 - AmBank ATM Card allows you to access any ATMs bearing the network logo that matches the logo on the back of your card. Your AmBank Debit Mastercard does everything an ATM Card can do plus, it is also accepted at both domestic and overseas ATMs that display a network logo matching the logo on the back of your card. Your AmBank Debit Mastercard can also be used to purchase goods and services at any locations where Mastercard or MyDebit is accepted.
5. What if there are two or more signatories (joint account) for my AmBank/AmBank Islamic Savings or Current Account?
 - Both are eligible for the AmBank Debit Mastercard subject to the mandate of either one to sign for their deposit account. Each cardholder will be issued a different AmBank Debit Mastercard. A separate card allows each cardholder to perform transaction with different purchase limit, PIN and signature.
6. What is my withdrawal and spending limit for AmBank Debit Mastercard?

Type of Transaction	Default	Max
ATM & Cirrus daily withdrawal limit <ul style="list-style-type: none"> • 18 years and above • Below 18 years 	RM1,000 RM200	RM5,000 RM5,000
MyDebit & Mastercard daily purchase limit <ul style="list-style-type: none"> • 18 years and above • Below 18 years 	RM3,000 RM200	RM10,000 RM5,000
Contactless limit (for MyDebit & Mastercard) This is a subset of the daily purchase limit <ul style="list-style-type: none"> • Per transaction • Per day 	RM250 ¹ RM1,000	Not applicable RM1,000

¹ If exceeded limit, PIN entry may be required by certain bank's reader/terminal.

7. How can I change my spending limit?
 - You can personally preset your retail purchase limit via our ATM. Alternatively, you may walk into any nearest AmBank branch or call our Contact Centre at 03-21788888.
(Note: You can only set the daily purchase limit of up to a maximum of RM5,000 if you use ATM.)
 - You can change the contactless total daily limit by visiting any AmBank branch or call our 24-hour Contact Center at 03-21788888.

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8. Are both the "ATM & Cirrus daily withdrawal limit" and "Mydebit & Mastercard daily purchase limit" combined?
 - No, withdrawal limit and purchase limit have separate daily limits.
9. I have a AmBank/AmBank Islamic Savings and Current Account. How do I link the account to my Debit Card?
 - You can now select to have either your AmBank/AmBank Islamic Savings or Current Account as the primary account for retail purchase transactions. You may walk into any AmBank branch and we will assist to link the Debit Card to your preferred account.
 - For Joint AmBank/AmBank Islamic Savings or Current Account, you can only link to it if the account is mandated to be able to be operated independently by every joint account holder.
10. How do I cancel my card if it's lost or stolen?
 - You may call our 24-hour Contact Center at 03-21788888 and we will assist to cancel the card.
 - You are required to visit any nearest AmBank branch to have your Debit Card replaced. The replacement fee is RM12 and will be charged to your AmBank/AmBank Islamic Savings or Current Account.
11. How do I get a replacement for a damaged card?
 - Visit any AmBank branch for a card replacement. The replacement fee as below and will be charged to your AmBank/AmBank Islamic Savings or Current Account:
 - a) Due to faulty chip: FREE
 - b) Damage/forgotten PIN: RM12
12. What will happen to my existing auto bill enrolment after card replacement?
 - There will be an interruption to the existing auto billing transactions due to the change in your card number. You are advised to inform your service provider of the new card number.
13. What are the circumstances where I will see "holding of funds" in my banking account?
 - Hotel - Upon check-in, a fixed pre-authorisation amount determined by the merchant will be earmarked to your AmBank/AmBank Islamic Savings or Current Account. Upon check-out, the pre-authorisation amount will be reversed and the actual amount will be charged.
 - Petrol purchases at outdoor self-service pumps - During fill-up, a fixed preauthorisation amount determined by the merchant will be earmarked to your AmBank/AmBank Islamic Savings or Current Account. Once the bank receives the actual fill-up amount from the acquiring bank, the pre-authorisation amount will be reversed and the actual fill-up amount will be charged. The pre-authorisation amount holding period is up to 3 days from the day of transaction. If you wish to avoid the pre-authorisation holding amount, you can proceed to the cashier and advise the exact fillup amount.
14. What should I do if my card is lost or stolen, my PIN has been compromised or I received an SMS alerting me about an unauthorised transaction?
 - You may seek immediate assistance by calling our 24-hour Contact Center at 03-21788888.
15. Can I use Easy Payment Plan (EPP) and Flexi Payment Plan (FPP) facility for purchases with AmBank Debit Mastercard?
 - No, EPP and FPP is not applicable for Debit Card.
16. What are the logos on my AmBank Debit Mastercard that indicate it can be used for contactless purchases and where can I use it?
 - Look for the two logos below which indicate that your AmBank Debit Mastercard can be used for contactless purchase:
 - a) Mastercard PayPass
 - 
 - b) MyDebit contactless
 - 
 - With Mastercard PayPass and MyDebit contactless, simply tap your AmBank Debit Mastercard upon checkout and complete your purchase. Ideal when time is of the essence at petrol stations, fast-food restaurants, cafes and convenience stores.
 - How does it work?
 - a) Look for the Mastercard PayPass/MyDebit contactless logo.
 - b) Tap your AmBank Debit Mastercard in front of the secure cardreader.
 - c) Listen for a beep and look for the green light indicating payment has been accepted.

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- d) If your purchase is within all the contactless purchase limits, that's it, you're on your way. There's no need to enter a PIN. You can collect your purchase and go. If you would like to have a receipt, you may request from the cashier.
17. Could I unknowingly have made a purchase if I walk past a contactless reader?
 - No. The cashier will need to activate the contactless terminal first and then enter the payment amount. In addition, the card has to be held very close to the terminal, within 2 cm (1 inch).
 18. Is there a chance that payments have been made twice at the contactless reader?
 - Not without the retailer asking you to transact twice. Contactless card readers are only able to make one transaction at a time. As a safety measure, each transaction must be completed or void before another can take place.
 19. Could my card details be intercepted and read by fraudsters through a contactless reader in close proximity to my wallet?
 - Contactless only works when a card is very close to the card reader. This makes it extremely difficult for any details to be intercepted while in use. Also, each card reader contains the latest secure encryption technology (same as Chip and PIN) based on industry-wide standards.
 20. Would my linked account that is linked to my contactless card be charged if a fraudster places the contactless reader in close proximity to my wallet (electronic pickpocketing)?
 - In order for the contactless transaction to work, the card needs to be very close to the card reader. This close proximity of the reader reduces the risk of the fraudster attempting to make any unauthorised transactions. However, do be extra cautious of suspicious people getting too close to you during your transaction.
 21. Could a fraudster steal my contactless card and use it to empty my bank account? Is there a limit on the transaction amount for contactless transactions?
 - Contactless transactions are protected by a default limit of maximum RM1,000 per day with a maximum of RM250 per transaction. The bank may revise these limits from time to time. If exceeded limit, PIN entry may be required by certain bank's reader/terminal.
 22. I have read and understood the contactless purchase feature of AmBank Debit Mastercard and I am still not comfortable using this feature. How can I disable this function?
 - You may call Contact Center at 03-21788888 or visit any nearest AmBank branch to disable the contactless feature for your AmBank Debit Mastercard.
 23. What is the definition of card-not-present transactions ("CNP")?
 - A CNP transaction is a card transaction made where the cardholder of the card is not physically presented (i.e. not face-to-face) at the merchant when the payment is executed.
 - CNP transactions include online/internet transactions, mail order and telephone order transactions.
 24. What is the definition of overseas transaction?
 - An overseas transaction is a transaction performed outside of Malaysia. This would include retail purchases or cash withdrawal transactions at ATMs made outside the country.
 25. How do I activate my AmBank Debit Mastercard for CNP and overseas transaction usage?
 - Activation can be done with any of the following methods:
 - a) Update Debit Card Usage Settings on AmBank AmOnline
 - b) Call our 24-hour Contact Center at 03-21788888
 - c) Walk in to any AmBank branches
 - d) Self Service via ATM (only for overseas usage activation)
 26. Do I need to activate my card each and every time I want to use my card for CNP or Overseas transaction?
 - No, you only need to activate your card once and the card will be perpetually activated for CNP or Overseas transaction.
 27. Will my CNP or overseas transaction request take effect immediately?
 - Yes, you may use your card immediately for CNP or overseas transactions after the activation request is made.
 28. I have activated my Debit Card for CNP or overseas transaction. Can I deactivate them at any one time and how should I go about it?
 - Yes, you may deactivate these two (2) services with any of the following methods.
 - a) Update Debit Card Usage Settings on AmBank AmOnline
 - b) Call our 24-hour Contact Center at 03-21788888
 - c) Walk in to any AmBank branches
 - d) Self Service via ATM (only for overseas usage activation)



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29. What will happen if I failed to activate my card for CNP or Overseas transaction usage?
- All your CNP or Overseas transactions will be rejected if you have not activated your card for these two (2) services.
30. What are the risks if I choose to activate my card for CNP/Overseas usage?
- When a CNP transaction or overseas transaction is performed, there is a risk of cardholder data being compromised or the card information being used for unauthorised purchases and/or cash withdrawals. As the card acceptance procedures at POS terminal may vary from country to country, the risk of your card data being compromised is relatively higher in certain countries which will result in unauthorised/fraudulent transactions. In the event of any unauthorised transaction, please call our 24-hour Contact Centre at 03-21788888 immediately and our customer service personnel shall advise you on the next course of action.
31. What are the possible reasons for AmBank Debit Mastercard transactions to be declined?
- The possible reasons are:
- Insufficient funds in your AmBank/AmBank Islamic Savings or Current Account or due to withholding of pre-authorisation amount.
 - Transaction amount exceeds the daily purchase limit set.
 - If online transaction/overseas transaction is declined, you may not have activated the online transaction/Overseas transaction functions before you perform the transactions.
 - If CNP transaction (includes online/internet transactions, mail order and telephone order transactions) is declined, you may not have activated your CNP functions before you perform the transactions.
 - If you have not performed your first time pin change.

Should you have any further queries, kindly call us at our 24-hour Contact Center 03-21788888 or email customercare@ambankgroup.com.