



## PRODUCT DISCLOSURE SHEET

Please read and understand this Product Disclosure Sheet before you decide to take up the AmBank Debit Mastercard. Be sure to also read and understand the AmBank Debit Mastercard Terms and Conditions. Kindly seek clarification from AmBank (M) Berhad's authorised representatives if you do not understand any part of this document or the general terms stated herein.

AmBank (M) Berhad

AmBank Debit Mastercard

1 January 2020

### 1. What is the product about?

This is a Debit Card, a payment instrument which allows you to pay for goods and services from your AmBank/AmBank Islamic Current or Savings account at participating retail and service outlets. You are required to maintain AmBank/AmBank Islamic Current or Savings account with us. If you close these accounts, your AmBank Debit Mastercard will be automatically cancelled.

Additional Benefits:

**a) Easy Cash Access**

You can now withdraw your cash easily at all domestic Automated Teller Machines (ATMs) & overseas ATMs with MEPS, Cirrus or Mastercard logo.

**b) Worldwide Acceptance**

The convenience of paying for goods or services worldwide at merchant outlets that display the Mastercard or MyDebit logo.

**c) Contactless Purchase Feature (Mastercard PayPass or MyDebit)**

The convenience of making daily purchases with a simple tap of AmBank Debit Mastercard wherever the Mastercard PayPass or MyDebit logo is displayed nationwide/worldwide. PIN entry may be required. Contactless default limit is Ringgit Malaysia One Thousand (RM1,000) per day with a maximum of Ringgit Malaysia Two Hundred Fifty (RM250) per transaction, if you do not want to use this feature or would like to set a lower daily limit, please contact our Contact Centre at 03-21788888 or walk-in to any AmBank branches.

### 2. What are the fees and charges I have to pay?

Description	Fees
Card Annual Fee - First year - Second year onwards	Waived RM8 (Card annual fee is waived for Debit Card tied to Basic Savings Account/Basic Savings Account-i, Basic Current Account/Basic Current Account-i, or eFlex Saving Account/eFlex Savings Account-i.)
Card Issuance and Upgrading from ATM Card to Debit Card	RM12 per card
Replacement Card Fee due to a) Lost/Stolen/Damaged/Forgotten PIN b) Faulty chip/Renewal of card	RM12 FREE
Cash Withdrawal Fee a) AmBank ATMs/Branches b) MEPS Network - Local Banks/MEPS ATMs - Foreign Banks in Malaysia that are part of MEPS network - Local Incorporated Banks (LIFB) c) Regional Link - NETS/Artajasa d) CIRRUS/Mastercard network	FREE RM1 per withdrawal RM4 per withdrawal RM10 per withdrawal RM10 per withdrawal
Payments made using MyDebit	FREE
Overseas Transaction Conversion Fee	The conversion rate is as determined by Mastercard International
Sales Draft Retrieval Fee	RM10 per copy



### 3. What are the key terms and conditions?

- For pre-authorised transactions e.g. petrol purchase at the outdoor self-service pump and hotel accommodation, the amount authorised will be deducted from the relevant account and adjusted subsequently upon settlement of the actual amount used. The pre-authorised amount for petrol purchases at the outdoor self-service pump is Ringgit Malaysia Two Hundred (RM200) per transaction and the pre-authorisations holding period is up to three (3) calendar days from the day of transaction. To avoid the pre-authorisations holding amount for petrol transactions, you can proceed to the cashier and advise the exact fill-up amount.
- All overseas transactions (including any ATM cash withdrawals and purchases outside Malaysia) or Card-Not-Present transactions (including online/internet transactions, mail order and telephone order transactions) will be blocked by default unless the Cardholder has opted in for the overseas or Card-Not-Present transactions.
- The Cardholder can activate their Card for overseas or Card-Not-Present Transactions through any of the following methods.
  - Update Debit Card Usage Settings on AmOnline
  - Call our AmBank 24-hour Contact Centre at 03-21788888
  - Walk-in to any AmBank branch
  - Self Service via ATM (only for overseas usage activation)

### 4. What if I fail to fulfil my obligations?

You must always use reasonable precautions to prevent the loss of your Debit Card. You are responsible to safe keep your card and not disclose the details and Personal Identification Number (PIN) of your card to anyone. You will be liable for PIN-based unauthorised transactions if you have:

- acted fraudulently;
- delayed in notifying the Bank as soon as you discovered that your Debit Card is lost or has been used without your authorisation;
- voluntarily disclosed your PIN to any other person; or compromised the confidentiality of your PIN, for example, by writing it on your Debit Card or anything that is kept in close proximity with your Debit Card.

You will be liable for unauthorised transactions which require signature verification or with contactless card, if you have:

- acted fraudulently;
- delayed in notifying the Bank as soon as you discovered that your Debit Card is lost or has been used without your authorisation;
- left your card unattended, whether by itself or kept in a wallet, handbag, etc. in places that is visible or accessible to others; or
- voluntarily allowed another person to use your Debit Card.

### 5. What are the major risks?

In the event that your card is stolen or lost, you are required to notify the Bank immediately to deactivate your card. This can be done via contacting our AmBank 24-hour Contact Centre at 03-21788888 or by going to our nearest branch.

### 6. What are the risks if I choose to activate my card for CNP/ Overseas usage?

When a Card-Not-Present (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 AmBank 24-hour Contact Centre at 03-21788888 immediately and our customer service personnel shall advise you on the next course of action.

### 7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. Please update your contact details by visiting any of our branches or call our AmBank 24-hour Contact Center at 03-21788888.



## 8. Where can I get further information?

For general banking info, please visit [bankinginfo.com.my](http://bankinginfo.com.my) for more details.

For further information on the product or to provide feedbacks/ lodge a complaint, you may contact us at:

AmBank Website	<a href="https://www.ambank.com.my/">https://www.ambank.com.my/</a>
AmBank 24-hour Contact Centre	03-21788888 Email: <a href="mailto:customercare@ambankgroup.com">customercare@ambankgroup.com</a>
AmBank Correspondence Address	P.O. Box 12617 50784 Kuala Lumpur, Malaysia

If you have any queries or complaints that are not satisfactorily resolved by us, you may contact Bank Negara Malaysia at:

Bank Negara Malaysia	Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur Tel: 1-300-88-5465 Fax: 03-2174 1515 Email: <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a>
----------------------	--

## 10. Other debit card products available:

TRUE by AmBank Debit Mastercard. Please refer to <https://www.ambank.com.my/eng/cards/AmBank-DebitCard> for more information.

The information provided in this Product Disclosure Sheet is valid as at 1 January 2020.