

# Frequently Asked Questions for “AmBank Debit Card”

## (i) AmBank VISA Debit

## (ii) AmBank Mastercard Debit

## (iii) TRUE by AmBank Mastercard Debit

Version: 20 September 2024

AmBank Debit Card supports three Debit Card networks - MyDebit (accepted in Malaysia only) and VISA / Mastercard (accepted in both 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 Card at retailers in Malaysia, a retailer may choose to accept and process the payment on your card using either MyDebit or VISA / 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. If you do not understand any of the terms and conditions, please seek assistance from the Bank’s staff or authorised representatives.

1. What is AmBank Debit Card?
  - AmBank Debit Card is a payment card that can be used for cash withdrawal at Automatic Teller Machines (ATMs) and for purchases/payments in both Malaysia and overseas.
  - AmBank Debit Card comes with a contactless purchase feature (VISA PayWave, Mastercard PayPass or MyDebit contactless) that allows you to make everyday purchases quickly and safely with a simple tap of your card at the contactless reader/terminal.
  - AmBank Debit Card is linked to your preferred AmBank/AmBank Islamic Current or Savings Accounts “Designated Account”, any transaction charged to the AmBank Debit Card will be debited directly from the Designated Account. If you close the Designated Account, your AmBank Debit Card will be automatically cancelled.
2. Who is eligible to apply for AmBank Debit Card?
  - For AmBank Debit Card - Any individual aged twelve (12) years and above who have an AmBank/AmBank Islamic Savings or Current Account.
  - For TRUE by AmBank Mastercard Debit - Any individual aged eighteen (18) years and above who have an AmBank TRUE Transact Account/TRUE Transact Account-i/TRUE Savers Account/TRUE Savers Account-i.
  - All Malaysian citizens, foreigners and Permanent Resident who own a valid registered mobile phone number, email and correspondence address.
  - Under Trust accounts, both trustee and accountholder can apply for the AmBank Debit Card.
3. How can I apply for AmBank Debit Card ?
  - Walk in to any nearest AmBank branch to open an AmBank/AmBank Islamic Savings or Current Account, and you will be issued an AmBank Debit Card instantly.
  - Alternatively, you may apply a new Saving or Current Account via AmOnline. The debit card will be delivered to your mailing address.
4. 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 Card subject to the mandate of either one to sign for their deposit account.
  - Each cardholder will be issued a different AmBank Debit Card. A separate card allows each cardholder to perform transaction with different purchase limit and PIN.
5. What is my withdrawal and spending limit for AmBank Debit Card?

Type of Transaction	Default	Max
Daily cash withdrawal limit via ATMs & Visa Plus <ul style="list-style-type: none"><li>• 18 years and above</li><li>• Below 18 years</li></ul>	RM1,000 RM200	RM5,000 RM5,000
Daily card purchase limit <ul style="list-style-type: none"><li>• 18 years and above</li><li>• Below 18 years</li></ul>	RM5,000 RM200	RM10,000 RM5,000
Contactless purchase limit. (This is a subset of the daily purchase limit) <ul style="list-style-type: none"><li>• Per transaction</li></ul>	RM250 <sup>1</sup>	Not applicable

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• Per day	RM1,000	RM1,000
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<sup>1</sup> If exceeded limit, PIN entry may be required by certain bank's reader/terminal

- If contactless purchase exceeded one or more of the limits, the purchase can still be made by swiping or inserting the Card into the reader/terminal and keying in the PIN.
  - The bank may revise these limits from time to time.
6. How can I change my spending limit?
- You can perform setting of your retail purchase limit or contactless total daily limit via AmBank ATMs or AmOnline.
  - Alternatively, you may call our Contact Centre at 03-2178 8888 (Daily, 7:00 a.m. to 11:00 p.m.)
7. What is my daily purchase limit with my debit card after I have activated my Debit Card?
- Your Debit Card purchase limit is set to default at RM5,000 upon activation.
8. Can I change my Debit Card purchase limit other than the RM5,000 that was set on default?
- Yes, you are able to change the purchase limit of your debit card by at our ATM or call to Contact Centre or visit our branch.
9. Are both “ATM & Visa Plus daily withdrawal limit” and “MyDebit, Mastercard and VISA daily purchase limit” combined?
- No, withdrawal limit and purchase limit have different daily limits.
10. I have an AmBank/AmBank Islamic Savings and Current Account. How do I link the account to my AmBank Debit Card?
- You may choose your preferred AmBank/AmBank Islamic Savings or Current Account to be linked to your AmBank Debit Card as the primary account for the card transactions to be directly debited from the primary account. Please visit any nearest AmBank branch and we will assist to link the account of your choice.
  - For AmBank/AmBank Islamic Savings or Current Joint Account, you can only choose to link to a Joint Account if the Joint Account is mandated to be able to be operated independently by every joint account holder.
11. How do I cancel my AmBank Debit Card if it's lost or stolen?
- Please call our Contact Centre immediately at 03-2178 8888 to cancel the AmBank Debit Card.
  - However, you are required to visit any nearest AmBank branch to have your AmBank Debit Card replaced. The replacement fee is Ringgit Malaysia Twelve (RM12) and will be charged to your AmBank/AmBank Islamic Savings or Current Account.
12. How do I get a replacement for a damaged card?
- Visit any AmBank branch for an AmBank Debit Card replacement. The replacement fee as below will be charged to your AmBank/AmBank Islamic Savings or Current Account:
    - a) Faulty chip/ Renewal upon card expiry: No Charge
    - b) Lost/ Stole/ Damaged/ Forgotten PIN: RM12
13. What will happen to my existing auto bill enrolment after the replacement of AmBank Debit Card?
- 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.
14. 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 (pump islands) - 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 pumps is Ringgit Malaysia Two Hundred

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(RM200) per transaction and the pre-authorisation holding period is up to three (3) calendar days from the day of transaction. To avoid the pre-authorisation holding amount, you can proceed to the cashier and advise the exact fill-up amount.

15. 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?

- Please seek immediate assistance by calling our Contact Centre at 03-2178 8888.

16. Can I use Easy Payment Plan (EPP) and Flexi Payment Plan (FPP) facility for purchases with AmBank Debit Card?

- No, EPP and FPP are not applicable for AmBank Debit Card.

17. What are the logos on AmBank Debit Card that indicate they can be used for contactless purchases? Where can I use it?

- Three (3) logos indicating AmBank Debit Card can be used for contactless purchases:

a) VISA PayWave



b) Mastercard PayPass




c) MyDebit contactless



- With VISA PayWave, Mastercard PayPass and MyDebit contactless, just tap your card at the check-out counter to complete your purchase.

18. How do I use my AmBank Debit Card for contactless payments/purchases?

- The retailer or merchant's Point of Sales (POS) terminals/reader must be able to accept VISA, Mastercard or MyDebit contactless payment, where usually a contactless logo  will be displayed.
- Tap your AmBank Debit Card at the contactless card terminal/reader.
- Listen for a beep sound and look for the green light indicating payment has been accepted.
- If your purchase is within the contactless purchase limits, that's it and 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.

19. 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 AmBank Debit Card has to be held very close to the terminal, within 2 cm (1 inch).

20. 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.

21. 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.

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22. Would my account that is linked to my contactless Debit 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.
23. 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 Ringgit Malaysia One Thousand (RM1,000) per day with a maximum of Ringgit Malaysia Two Hundred Fifty (RM250) per transaction. The bank may revise these limits from time to time. If the limit is exceeded, PIN entry may be required by certain bank's reader/terminal.
24. I have read and understood the contactless purchase feature of AmBank Debit Card and I am still not comfortable by using this feature. How can I disable this function?
- Please call AmBank Contact Center at 03-2178 8888 (Monday - Sunday, 7:00 a.m. to 11:00 p.m.) or visit any nearest AmBank branch to disable the contactless feature for your AmBank Debit Card.
25. 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 present (i.e. not face-to-face) at the merchant when the payment is executed.
  - CNP transactions include auto debit payment, standing instruction, online/internet transactions, mail order and telephone order transactions.
26. What is the definition of overseas transaction?
- An overseas transaction is a transaction performed outside of Malaysia. This would include retail purchases (offline/online) or cash withdrawal transactions at ATMs made outside Malaysia.
27. How do I activate my AmBank Debit Card for CNP and overseas transaction usage?
- Activation can be done with any of the following methods:
    - a) Update Debit Card Usage Settings via AmBank AmOnline. Click [here](#) for step-by-step guide.
    - b) Call our Contact Centre at 03-2178 8888 (Monday - Sunday, 7:00 a.m. to 11:00 p.m.).
    - c) Walk in to any AmBank branches for assistance.
    - d) Self Service via ATM (only for overseas usage).
28. 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 AmBank Debit Card once and the card will be perpetually activated for CNP or Overseas usage.
29. 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.
30. I have activated my AmBank 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) usage functions with any of the following methods.
    - a) Update Debit Card Usage Settings via AmBank AmOnline. Click [here](#) for step-by-step guide.
    - b) Call our Contact Centre at 03-2178 8888 (Monday - Sunday, 7:00 a.m. to 11:00 p.m.).
    - c) Walk in to any AmBank branches for assistance.
    - d) Self Service via ATM (only for overseas usage).

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31. 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) usage functions.
32. 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 Point of Sales (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 Contact Centre at 03-2178 8888 (Monday - Sunday, 7:00 a.m. to 11:00 p.m.) immediately and our customer service personnel shall advise you on the next course of action.
33. What are the possible reasons for AmBank Debit Card transactions to be declined?
- The possible reasons are:
- You have not performed your first time pin change.
  - There is insufficient funds in your AmBank/AmBank Islamic Savings or Current Account that is linked to your AmBank Debit Card.
  - Transaction amount exceeds the daily purchase limit that you have set.
  - If CNP transaction (includes online, mail order and telephone order transaction) is declined, you may not have activated your card for CNP usage function before you perform the transaction.
  - If overseas transaction is declined, you may not have activated your card for overseas usage function before you perform the transaction.

**Should you have any further queries, kindly call us at our Contact Centre 03-2178 8888 (Monday - Sunday, 07:00 a.m. to 11:00 p.m.)**