PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your AmBank Debit Card ("Debit Card").

- ☐ AmBank VISA Debit
- ☐ AmBank Mastercard Debit
- ☐ True by AmBank Mastercard Debit

Other customers have read this PDS and found it helpful; **you should read it too**.

AmBank (M) Berhad

Date:

1 What is Debit Card?

Debit Card is 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 the AmBank/AmBank Islamic Current and/or Savings accounts that are linked to the Debit Card with us. If you close any of the accounts, your AmBank Debit Card will be automatically cancelled.

Additional Benefits:

a) Easy Cash Access
Conveniently withdraw your cash, whether locally or overseas, via Automated Teller Machines (ATMs) that display the MEPS, Cirrus, Mastercard or VISA logo.

b) Worldwide Acceptance for Payment
Enjoy the convenience of paying for goods or services worldwide at the merchant outlets that display the Mastercard, VISA or MyDebit logo.

c) Daily Debit Card Purchase limit.
A default daily purchase limit of RM5,000 upon activation. If you do not wish to use this limit or would like to set a lower daily limit, walk-in to any AmBank branch or update at our ATM.

d) Contactless Purchase
Enjoy the convenience of making daily purchases with a simple tap or wave of the AmBank Debit Card at the merchant's contactless reader/terminal. Contactless purchase default limit is Ringgit Malaysia One Thousand (RM1,000) per day with a maximum of Ringgit Malaysia Two Hundred Fifty (RM250) per transaction (This is a subset of the daily purchase limit).

e) Promotions and Discounts
Enjoy great deals and special offers with your AmBank Debit Card at participating AmBank Spot merchants. For promotion details and the full list of AmBank Spot merchants, please visit ambankspot.com.

2 Know Your Obligations

It is your responsibility to read these key terms:

- You must always use reasonable precautions to prevent the loss of your Debit Card. You are responsible to keep your Debit Card safely and not disclose the details and Personal Identification Number (PIN) of your Debit Card to anyone.
- In the event that your card is stolen or lost, you are required to notify the Bank immediately to deactivate your Debit Card. This can be done by calling our AmBank Contact Centre or by visiting our nearest branch.
- It is important that you inform us of any changes 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 calling our AmBank Contact Centre.
- Please check your account statement from time-to-time and inform the Bank as soon as possible if there are any inconsistencies.

Fees and Charges	Amount
Card Annual Fee: a) Debit Card linked to Basic Savings Account/-i, Basic Current Account/-i or eFlex Savings Account/-i, Basic Savings Account/-i Plus or Basic Current Account/-i Plus, as the primary account. b) Debit Card linked to other Savings/Current Accounts except accounts listed above as the primary account.	No annual fee **First year:** Waived **Second year onwards:** RM8 per card for AmBank Debit Card; or RM10 per card for TRUE by AmBank Mastercard Debit
Card Issuance Fee	RM12 per card for AmBank Debit Card
Replacement Card Fee due to: a) Lost/Stolen / Damaged / Forgotten PIN b) Faulty chip / Renewal of card / Fraud	 RM12 No fee imposed
Cash Withdrawal Fee: a) AmBank ATMs/Branches b) MEPS Network [Shared ATM Network (SAN): - Local Banks/MEPS ATMs - Foreign Banks in Malaysia that are part of the MEPS network - Local Incorporated Banks (LIFB) c) Regional Link - NETS/Rintis/ITMX/NAPAS/UPI/KFTC d) Network – VISA/Mastercard/Visa Plus/Cirrus	 No withdrawal fee Waived Waived RM10 per withdrawal RM10 per withdrawal
Overseas Transaction Conversion Fee	The conversion rate is as determined by Mastercard / VISA International. Markup on the converted RM amount – waived. Additional foreign exchange fee on the converted RM amount – waived.
MyDebit Cash Out Fee (Effective 1 July 2022)	RM0.50 per transaction at any selected MyDebit participating merchants/retailers. Maximum withdrawal limit is RM500 per transaction.

3 Know Your Risks

What happens if you ignore your obligations?

a) You will be liable for any PIN-based unauthorised transactions if you have:
- acted fraudulently; and/or
- delayed in notifying the Bank upon discovery that your Debit Card is lost or has been used without your authorisation; and/or
- voluntarily disclosed your PIN to any other person; and/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.

b) You will be liable for any unauthorised transactions which require signature verification or with contactless card, if you have:
- acted fraudulently; and/or
- delayed in notifying the Bank upon discovery that your Debit Card is lost or has been used without your authorisation; and/or
- left your card unattended, whether by itself or kept in a wallet, handbag, etc. in places that is visible or accessible to others; and/or
- voluntarily allowed another person to use your Debit Card.

c) When a Card-Not-Present (CNP) transaction or overseas transaction is performed, there is a risk of the cardholder's 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's data being compromised is relatively higher in certain countries, which will result in unauthorised/fraudulent transactions. In the event of any unauthorised transactions, please call our AmBank Contact Centre at 03-2178 8888 (Monday - Sunday, 9.00 a.m. to 9.00 p.m.) and our customer service personnel will advise you on the next course of action.

d) If you fail to comply with the Debit Card Terms and Conditions, the Bank reserves the right to suspend or terminate your Card.

4 Other key Terms

- 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 RM200 per transaction and the pre-authorisation holding period is up to three (3) calendar days from the day of transaction.
  - Hotel - upon check-in, a fixed pre-authorisation amount as 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.
- 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 usage through any of the following methods:
  - Update Debit Card Usage Settings on AmOnline
  - Call our AmBank Contact Centre at 03-2178 8888 (Monday - Sunday, 9.00 a.m. to 9.00 p.m.)
  - Walk-in to any AmBank branch for assistance
  - Self service via ATM (only for overseas usage)

If you have any questions or require assistance on your Debit Card, you can:



Call us at:
603-2178 8888
Operational daily from 9.00am to 9.00pm.



Visit us at:
https://www.ambank.com.my/contact-centre



Email us at:
customercare@ambankgroup.com

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

Bank Negara Malaysia	Website: bnm.gov.my/BNMLINK Address: 4th Floor, Podium Bangunan AICB, No.10, Jalan Dato' Onn, 50480, Kuala Lumpur

The information provided in this disclosure sheet is valid as at 28 October 2026 until the next update. Please visit ambank.com.my for the latest information.