

PRODUCT DISCLOSURE SHEET

Please read and understand this Product Disclosure Sheet before you decide to take up the AmBank Debit Card. Be sure to also read and understand the AmBank Debit Card Terms and Conditions. You are always reminded to always seek and obtain your own independent legal advice. 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 Card ("Debit Card"):

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

Last updated: 20 May 2025

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 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

You can now 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.

This debit card offers 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, you may call our AmBank Contact Centre at 03-2178 8888, operational daily from Monday to Sunday, 7.00 a.m. to 11.00 p.m., or 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). If you do not wish to use this feature or would like to set a lower daily limit, you may call our AmBank Contact Centre at 03-2178 8888, operational daily from Monday to Sunday, 7.00 a.m. to 11.00 p.m., or walk-in to any AmBank branch.

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

| Description | Fees |
|---|--|
| Card Annual Fee | |
| a) Debit Card linked to Basic Savings Account/Basic Savings Account-i, Basic Current Account/Basic Current Account-i, as the primary account. | No annual fee |
| b) Debit Card linked to other Savings/Current Accounts except accounts listed above as the primary account. | First year: Waived Second year onwards: RM8 per card for AmBank Debit Card; or RM10 per card for TRUE by AmBank Mastercard Debit |
| Printed Monthly Statement | RM1 per statement |
| Card Issuance | RM12 per card for AmBank Debit Card; |
| Replacement Card Fee due to: | |
| a) Lost/Stolen / Damaged / Forgotten PIN | RM12 |
| b) Faulty chip / Renewal of card / Fraud | No Charge imposed |
| Cash Withdrawal Fee | |
| a) AmBank ATMs/Branches | No withdrawal fee |
| b) MEPS Network [Shared ATM Network (SAN): | |
| - Local Banks/MEPS ATMs | RM1 per withdrawal |
| - Foreign Banks in Malaysia that are part of the MEPS network - Local Incorporated Banks (LIFB) | RM1 per withdrawal |
| c) Regional Link - NETS/Artajasa/Rintis/ITMX/NAPAS/UPI/KFTC | RM10 per withdrawal |
| d) Network - VISA/Mastercard/Visa Plus/Cirrus | RM10 per withdrawal |

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| Overseas Transaction Conversion Fee | The conversion rate is as determined by Mastercard / VISA International |
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3. What are the fees and charges I have to pay? (Cont'd)

| Description | Fees |
|--|--|
| 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. |

4. 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-authorisation holding period is up to three (3) calendar days from the day of transaction. To avoid the pre-authorisation holding amount for petrol transactions, you can proceed to the cashier and advise the cashier on the exact fill-up amount.
 - 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, 7.00 a.m. to 11.00 p.m.)
 - Walk in to any AmBank branch for assistance
 - Self service via ATM (only for overseas usage)

5. What if I failed to fulfil my obligations?

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. You will be liable for any PIN-based unauthorised transactions if you have:

- acted fraudulently; and/or
- delayed in notifying the Bank upon you discovered 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.

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 you discovered 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.

6. 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 Debit Card. This can be done by calling our AmBank Contact Centre at 03-2178 8888 (Monday - Sunday, 7.00 a.m. to 11.00 p.m.) or by visiting our nearest branch.

7. What are the risks if I choose to activate my card for Card-Not-Present or Overseas usage?

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, 7.00 a.m. to 11.00 p.m.) and our customer service personnel will advise you on the next course of action.

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

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 at 03-2178 8888 (Monday - Sunday, 7.00 a.m. to 11.00 p.m.)

9. Where can I get further information?

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

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| AmBank Website | https://www.ambank.com.my/ |
| AmBank Contact Centre | 03-2178 8888 Email: customercare@ambankgroup.com |
| AmBank Correspondence Address | P.O. Box 1261 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:

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| Bank Negara Malaysia | Block D, Bank Negara Malaysia Jalan Dato' Onn 50480 Kuala Lumpur Tel: 1-300-88-5465 Fax: 03-2174 1515 Website: bnmlink.bnm.gov.my |
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10. Are there any other Debit Card products available?

No.

The information provided in this Product Disclosure Sheet is updated as of **20 May 2025**.

Reminder: The Applicant is hereby reminded to read and understand the terms and conditions contained in this Product Disclosure Sheet. In the event there are any terms and conditions in this Form that the Applicant does not understand, the Applicant is hereby advised to discuss further with the Bank's authorised personnel.

I/We duly acknowledge that the key contract terms and my/our financial obligations under this financial product had been adequately explained to me/us by the authorised representative of AmBank (M) Berhad.

Signature of Applicant/Authorised Signatory

Name:

NRIC/Co. Reg. No.:

Date:

AmBank (M) Berhad 196901000166 (8515-D)

A member of the AmBank Group

A PIDM Member

Protected by PIDM up to RM250,000 for each depositor.