

## PRODUCT DISCLOSURE SHEET

Kindly read this Product Disclosure Sheet (PDS) before you decide to take up the MBSB Bank Consumer VISA Debit Card-i. Be sure to also read the general terms and conditions.

## PRODUCT : MBSB BANK CONSUMER VISA DEBIT CARD-i

### 1. What is this product about?

MBSB Bank VISA Consumer Debit Card-i ("the Card") is a Shariah compliant payment instrument which allows payment of goods and/or services at participating outlets retail and services outlets via debit card. You need to have sufficient funds in your selected deposit account in order to carry out any transactions through the use of the Card. Your total spent will be deducted directly from your selected Saving or Current Account-i. If you close these accounts, the Card will be automatically cancelled.

Additional Benefits:

- **Easy Cash Access**  
You can now withdraw easily from any MBSB Bank Berhad (716122-P) (Formerly known as Asian Finance Bank Berhad) ("the Bank"), MEPS and VISA Plus Automated Teller Machines (ATM) worldwide.
- **Worldwide Acceptance**  
The convenience of paying for goods or services worldwide at merchant outlets that display the VISA and MyDebit logo.
- **Contactless Purchase Feature (VISA Wave or MyDebit)**  
The convenience of making daily purchases with a simple tap of MBSB Bank Consumer VISA Debit Card-i wherever the VISA Wave or MyDebit logo is displayed nationwide/worldwide.  
PIN entry may be required. Contactless Transactions are protected by several limits which are:
  - RM250 per transaction,
  - RM750 per day and,
  - 3 consecutive transactions per day.

Installment payment plans are not available on the Card.

### 2. What is the Shariah concept applicable under this product?

It is based on the Shariah concept of '**Ujrah**'. Based on these principles, the Bank will act as an agent by providing Direct Debit Point of Sale (POS) payment service and cash ATM withdrawals service to Cardmembers with a fee charged annually. Besides the annual fee, the Bank will also receive revenue from Electronic Interchange Fee charged to the merchants and through Multicurrency Rebate.

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

<b>Annual fee (second year onwards)</b>	RM8.00 (except Saving & Current Basic Account-i)
<b>ATM Withdrawal Fee</b>	
<ul style="list-style-type: none"> <li>• MBSB Bank ATM</li> </ul>	FREE (except for Basic Current Account-i (Non-Fee) – there are no withdrawal fees for first eight (8) transactions. From 9 <sup>th</sup> transaction onwards, RM0.50 fee will be imposed per transaction.)
<ul style="list-style-type: none"> <li>• MEPS ATM Network in Malaysia</li> </ul>	RM1.00 per transaction
<ul style="list-style-type: none"> <li>• MEPS Foreign Islamic Bank (Kuwait Finance House &amp; Al Rajhi Bank)</li> </ul>	RM2.00 per transaction
<ul style="list-style-type: none"> <li>• MEPS Local Incorporated Foreign Banks (LIFB)</li> </ul>	RM4.00 per transaction
<ul style="list-style-type: none"> <li>• VISA Plus Network</li> </ul>	RM12.00 per transaction
<b>Card Replacement fee</b>	
<ul style="list-style-type: none"> <li>• Lost/Stolen</li> </ul>	RM12.00
<ul style="list-style-type: none"> <li>• Damaged due to Cardmember misuse (i.e retained card)</li> </ul>	RM12.00
<ul style="list-style-type: none"> <li>• Faulty Chip/Fraud</li> </ul>	Waived
<b>Balance Enquiry via MBSB Bank ATM &amp; Other ATM</b>	Waived

<b>Statement Request</b>	RM10.00 per request regardless number of pages (Individual and SME)  RM20.00 per request for Non SME (Maximum 10 pages, subsequent page charge is at RM1.00 per page)
<b>Sales draft retrieval request</b>	RM10.00 per copy

**Note:**The fees and charges listed above are excluding of any regulatory tax where applicable. Overseas transactions are subjected to currency conversion rate determined by VISA International in addition with an administration charge of 1% of the total amount transacted inclusive any other fee that may be charged by VISA

#### 4. What are the transactions that would need pre-authorization charges?

- **Petrol** - A pre-authorization amount of RM200.00 is charged to the Saving or Current Account-i linked to the Card for petrol purchase at the outdoor pump in petrol stations. The pre-authorization amount will then be reversed and the actual amount will be charged to your the Saving or Current Account-i upon settlement by the merchant within 3 days. Alternatively, you may opt to pay with the Card at the cashier to avoid the pre-authorization amount holding.
- **Hotel** - A pre-authorization amount upon check-in, depending on the duration of stay. During check-out, the pre-authorization amount will be reversed and the actual amount will be charged.

#### 5. How can I keep my card safe and secured?

- You shall notify the Bank should there be disputes or discrepancies in relation to the Card within 14 days from the statement date.
- You must always exercise reasonable care in safeguarding the Card from loss and theft and disclosure of PIN number to a third party. You must notify us immediately upon discovering that your Card is lost or stolen or PIN number is compromised, and follow up with a written confirmation. If the Card is used for unauthorised transaction(s), a copy of police report must be submitted to the Bank within 7 calendar days from the date the unauthorised transaction(s) is discovered.
- You shall not disclose the PIN, Login ID, password and card details to any other person, failing which you shall be liable to the Bank for any debit entry in your Card account with the Bank arising from any unauthorized transactions.
- The Bank must be notified immediately of any changes in your contact number.
- You are responsible for ensuring sufficient funds in the account before effecting the transaction.
- You shall use your MBSB Bank Consumer VISA Debit Card-i responsibly and not for any illegal or unlawful activities which includes using the Card to engage in internet gambling transaction and use the Card to pay for non-Shariah approved transaction.

#### 6. What happens if my card is not kept safely?

You will be liable for PIN-based unauthorised transactions if it has been proven that you have:

- Acted fraudulently;
- Delayed in notifying the Bank as soon as you have discovered the loss or unauthorized use of the Card;
- Voluntarily disclosed the PIN to another person; or
- Recorded the PIN on the Card, or on anything kept in close proximity with the Card, and could be lost or stolen with the Card.

You will be liable for unauthorised transactions which require signature verification or with a contactless card, if it has been proven that you have:

- Acted fraudulently;
- Delayed in notifying the Bank as soon as you have discovered the loss or unauthorized use of the Card;
- Left the Card or an item containing the Card unattended, in places visible and accessible to others, except at the place of residence. You are expected to exercise due care in safeguarding the Card even at your place of residence; or
- Voluntarily allowed another person to use the Card.

You will be liable for e-banking transactions, if it has been proven that you have:

- Acted fraudulently;
- Deliberately disclosing the access identity (ID) and passcode to any other person, via unsolicited emails or on any website other than the official website of the Bank;
- Not taken reasonable steps to keep security device secure at all times; or
- Failed to carry out the obligation to report a breach of the security of a passcode or the loss of a security device to the Bank as soon as reasonably practicable, upon you becoming aware of the breach or loss respectively.

You will be liable for Direct Debit or a Card-Not-Present(CNP) transactions, if it has been proven that you have

- Acted fraudulently; or
- Failed to carry out the obligation to report any unauthorised transaction to the Bank as soon as reasonably practicable, upon you becoming aware of the unauthorised transaction.

The Bank with prior notice or reason shall have the right:

- To restrict or limit your daily spending limit or refuse and otherwise withhold the Card account.
- To check your Card account at any time as and when the Bank deems fit.
- To terminate the Card facility if you fail to abide to the terms and conditions governing the use of the card.
- You are liable for any unauthorized transactions before reporting to the Bank.

#### 7. What are the major risks?

- Card lost or stolen and/or disclosure of PIN number/ card information to third party.

You must notify us immediately after finding out that the Card is lost or stolen, or PIN number is compromised, or if you suspect that an unauthorized transaction has been conducted on the Card in order for us to block the Card.

#### 8. 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. You can inform us of any change in your contact details by visiting any nearest MBSB Bank branches or call our Call Center at +603-2096 3000.

#### 9. Where can I get further information?

For more information about our products or services, you may contact us at:

- MBSB Bank Berhad  
9<sup>th</sup> Floor, Wisma MBSB, 48 Jalan Dungun  
Damansara Heights, 50490 Kuala Lumpur
- MBSB Bank Call Centre : +603-20963000
- Website : [www.mbsbbank.com](http://www.mbsbbank.com)
- Or visit any of our nearest MBSB Bank branches nationwide.
- For any complaint related matter, you may send your email to [complaint@mbsbbank.com](mailto:complaint@mbsbbank.com)

If you are not satisfied with how your enquiry/complaint was resolved, you may contact Bank Negara Malaysia at:

- BNMTELELINK: 1-300-88-5465
- E-mail: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)
- Website: [www.bnm.gov.my/bnmlink](http://www.bnm.gov.my/bnmlink)
- Facsimile: +603-2174 1515

The information provided in this disclosure sheet is valid as at January 2019