

FREQUENTLY ASKED QUESTIONS (FAQ)

1. What are the benefits of using MBSB Bank Consumer VISA Debit Card-i ('the Card')?

It can be used to make purchases locally or overseas whenever the VISA or VISA PayWave logo and MyDebit logo is displayed and even for online purchases. For ATM transactions, you can use it at any MBSB Bank Berhad (716122-P) (Formerly known as Asian Finance Bank Berhad) (hereinafter called "the Bank") ATMs, MEPS ATMs or ATMs that displays the VISA PLUS logo overseas. Either way you use it, the amount is deducted automatically from your MBSB Bank Saving or Current Account-i, so it helps you to control your spending and live within your means.

2. What are the eligibility criteria of MBSB Bank Consumer VISA Debit Card-i?

All customers who have MBSB Bank Saving or Current Account-i aged 18 and above.
*Cheeky Savings Club Account-i is not eligible for MBSB Bank Consumer VISA Debit Card-i.

3. How can I apply for MBSB Bank Consumer VISA Debit Card-i?

- Visit any nearest MBSB Bank branch
- Complete the Card application form when you open a Saving or Current Account-i and you will be issued MBSB Bank Consumer VISA Debit Card-i instantly.

4. What if there are two or more signatories (joint account) on my Saving or Current Account-i?

- Both are eligible for the MBSB Bank Consumer VISA Debit Card-i subject to the mandate of either one to sign for their deposit account. Each individual will be issued a different MBSB Bank Consumer VISA Debit Card-i.
- A separate card allows each cardholder to perform transaction with different purchase limit, PIN and signature.

5. What is my daily withdrawal and purchase limit?

Type of transaction	Default	Max
• ATM and VISA daily withdrawal limit	RM3,000	RM5,000
• MyDebit and VISA a daily purchase limit	RM5,000	RM10,000
• Contactless limit for MyDebit and VISA		
▪ Per transaction	RM250*	Not applicable
▪ Per day	RM750	RM750
▪ Consecutive transaction per day	3 times**	Not applicable

Note:

*If exceeded limit, PIN entry may be required at the contactless reader/terminal.

**This counter will be reset every time a contact transaction is made. 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 6-digits PIN. MBSB Bank may revise these limits from time to time.

6. How can I change my spending limit?

You may walk in to any nearest MBSB Bank branch or call our Call Centre at +603-20963000.

7. Are both the “ATM & VISA daily withdrawal limit” and “MyDebit & VISA daily withdrawal limit” combined?

No, withdrawal limit and purchase limit have separate daily limits.

8. How do I cancel my Card if it’s lost or stolen?

- You may walk in to any nearest MBSB Bank branch or call our Call Centre at +603-20963000 to cancel the Card.
- You are required to visit any nearest MBSB Bank branch to have your Card replaced. The replacement fee is RM12 and will be debited from your Saving or Current Account-i.

9. What will happen to my existing bill auto enrollment after card replacement?

There will be interruption to the existing auto billing transactions due to change in your Card number. You are advised to inform the biller of your new MBSB Bank Consumer VISA Debit Card-i card number.

10. What are the circumstances where I will see “holding of funds” in my banking account?

- **Petrol** - A pre-authorisation amount of RM200.00 is charged to your Saving or Current Account-i linked to the Card for petrol purchase at the outdoor pump in petrol stations. The pre-authorisation amount will then be reversed and the actual amount will be charged to your 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-authorisation amount holding.
- **Hotel** - Upon check-in, a fixed pre-authorization amount determined by the merchant will be earmarked to your Saving or Current Account-i. Upon check-out, the pre-authorization amount will be reversed and the actual amount will be charge.

11. Can I use Easy Payment Plan (EPP) and Flexi Payment Plan (FPP) facility for purchases with MBSB Bank Consumer VISA Debit Card-i?

No, EPP and FPP are not applicable for the Card.

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

13. 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.

14. Would my linked account that is linked to my contactless 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 unauthorized transactions. However, do be extra cautious of suspicious people getting too close to you during your transaction.

15. I have read and understood the contactless purchase feature of MBSB Bank Consumer VISA Debit Card-i and I am still not comfortable using this feature. How can I disable this function?

You may call our Call Centre at +603 - 20963000 or walk in to any nearest MBSB Bank branch to disable the contactless feature for your MBSB Bank Consumer VISA Debit Card-i.

16. What is the definition of Card-Not-Present transactions (“CNP”)?

- A CNP transaction is a card transaction made where the cardholder or the card is not physically presented (i.e. not face to-face) at the merchant when the payment is executed.
- CNP transactions include online (internet) transactions, mail order and telephone order transactions.

17. What is the definition of overseas transaction?

An overseas transaction is a transaction performed outside of Malaysia. This would include retail purchase or cash withdrawal transactions at ATMs made outside the country.

18. How do I activate my MBSB Bank Consumer VISA Debit Card-i for CNP and overseas transaction usage?

Kindly call our Contact Centre at +603 - 20963000 or you may walk in to any nearest MBSB Bank branch.

19. 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 card once and the card will be perpetually activated for CNP or Overseas transaction.

20. I have activated my MBSB Bank Consumer VISA Debit Card-i 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) services by contacting our Call Centre at +603 - 20963000 or you may walk in to any nearest MBSB Bank branch.

21. 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) services.

22. What security features does the MBSB Bank Consumer VISA Debit Card-i possess?

- Secure Chip and PIN technology protects your account details and money.
- SMS alerts are sent to your mobile phone at no extra cost to your registered mobile phone number with the Bank for :
 - First purchase transaction regardless any transaction amount.
 - Single purchase amount exceeding RM500
 - Online transaction regardless any transaction amount.
 - 6th purchase transaction of the day
 - Foreign cash withdrawal and purchase transaction regardless any transaction amount.