

## MAYBANK VISA DEBIT CARD

### 1. What is Maybank Visa Debit Card?

Maybank Visa Debit Card is an enhanced ATM (Automated Teller Machine) card. It can be used to withdraw cash from ATMs, and at the same time function like a credit card. It can be used to make purchases at merchant locations such as petrol stations, grocery stores, retail stores and restaurants, including overseas merchants and even on the Internet.

When the Maybank Visa Debit Card is used to make purchases or cash withdrawals at ATMs, funds are deducted from the customer's bank account, directly accessing the money in the customer's deposit accounts. Prevailing interest rate can be continued to be enjoyed on the Savings Account, Current Account, Overdraft Account and Premier Account. Renewal of Visa Debit Card should be done before the expiry date indicated on the card.

### 2. Who is eligible for Maybank Visa Debit Card?

Maybank saving/current account holders aged 18 or above.

### 3. How and where to get the Maybank Visa Debit Card?

- Visit Maybank branch nearest to you.
- Fill up the application form and choose Maybank Visa Debit Card when you open a Current or Savings Account.
- Existing Current and Savings Account customer who is holding Maybank ATM Card can convert to Maybank Visa Debit Card.

### 4. Where and how can I use my Maybank Visa Debit Card?

You can use your Maybank Visa Debit Card at any Merchant Outlets with Visa logo, accepted at over 30 million locations worldwide. For ATM transaction, you can use at any Maybank Global ATMs in Cambodia, Malaysia, Singapore, Philippines, and Brunei or at any ATM that displays the Visa Plus logo locally and globally.

**5. What is my daily withdrawal and spending limit?**

For security control, Maybank Visa Debit cardholders are provided with an option to choose their daily withdrawal and daily spending limit by transaction type as follows:

Transaction Type	Limit Type	Cherry Card	Picture Card	Premier Wealth Card
Funds Transfer	Default Limit	USD1,000	USD1,000	USD1,000
	Maximum Limit	USD5,000	USD5,000	USD5,000
ATM Withdrawal	Default Limit	USD1,000	USD1,000	USD1,000
	Maximum Limit	USD5,000	USD5,000	USD5,000
Purchase at POS	Default Limit	USD1,000	USD1,000	USD3,000
	Maximum Limit	USD5,000	USD5,000	USD20,000
Purchase via E-Commerce	Default Limit	USD1,000	USD1,000	USD3,000
	Maximum Limit	USD5,000	USD5,000	USD10,000

**6. How long does it take to receive a Maybank Visa Debit Card?**

You will get your Maybank Visa Debit Card instantly when you apply.

**7. What if there are two or more signatories (joint account) on my Current or Savings Account?**

Joint account holders with condition “anyone to sign” need to apply for separate Maybank Visa Debit Card (two applications). Separate cards allow each cardholder’s transactions with different spending limit, and it allows you to have separate PIN and signature. Joint Savings account holders with “Both to sign” will not be able to apply for Maybank Visa Debit Card.

There are no supplementary cards for Maybank Visa Debit Card.

**8. What are the instances where holding-of-funds transaction is done to my account?**

- For Hotel, amount depends on the duration of stay whereby pre-authorization amount will be earmarked on check-in date. During check-out, the pre-authorization amount will be reversed and the actual amount will be charged.
- The pre-booked amount will automatically be released once the acquiring bank claims for the actual purchase value to the bank. For Hotel transaction, pre-authorization amount will be held during check-in by the Hotel for a maximum of 14 days.

**9. Can I use my Maybank Visa Debit Card outside Cambodia?**

You can use your Maybank Visa Debit Card abroad provided you activate the overseas flag prior to your departure. The activation process can be done through our 24 hours Customer Service Hotline at +855 98 888 028 or +855 99 888 028, or at the nearest Maybank branch. Your Maybank Visa Debit Card can then be used for retail purchases at any Visa logo merchants. You can also withdraw cash or make account balance enquiries at any ATMs locally or globally bearing the Visa Plus logo.

#### 10. How do I renew my Maybank Visa Debit Card?

Prior to the expiry date, you will be reminded to renew your Maybank Visa Debit through the ATM. You need to visit your home branch to obtain your replacement card instantly.

#### 11. What should I do if my Maybank Visa Debit Card is stolen or lost?

You can immediately:

- Report to Maybank's 24 Hours Customer Service Hotline at +855 98 888 028 or +855 99 888 028, OR
- Visit any Maybank branches and make a report, OR
- Email to: [contactus.mcp@maybank.com](mailto:contactus.mcp@maybank.com)

#### 12. What security features does the Maybank Visa Debit Card possess?

- Contactless Transaction: Allows Maybank Visa Debit Card holder to pay for goods and services with RFID Technology (Radio-Frequency Identification) or NFC (Near-field communication) for making secure payments.
- Smart chip: The Maybank Visa Debit Card uses the latest smart chip technology, thus ensuring your card is more secured.
- Authorization required: You must sign the amount to approve payment.
- Preset Purchase limit: You can set a flexible spending limit for better control of your card usage. You can deactivate, request lower or increase the limit at your home branch.
- One-Time Password (OTP) generated will be sent to your mobile phone for every online transaction at 3D secured merchants.

#### 13. Why is my Maybank Visa Debit Card transaction declined?

- Insufficient funds in your account (Savings or Current).
- Insufficient funds due to withholding of the pre authorization amount at Petrol station, Hotels and Hospitals.
- Transaction amount(s) are more than the daily purchase limit set.
- Insufficient funds in Primary Retail Account. This happens when you have 2 Maybank accounts (Current and/or Savings Accounts linked to each other):
  - Maybank Visa Debit Card is only tagged to one primary retail account which depends on the account linkage set by the cardholder.
  - Should you have insufficient amount in the primary retail account, you need to transfer amount to the primary retail account before using the card.
- Merchant telecommunication or POS terminal malfunction.
- If your transactions are declined in overseas, you may not have activated the Overseas Flag. You can call Customer Service Hotline at +855 98 888 028 or +855 99 888 028.

#### 14. Where can I find the fee and charges imposed by Maybank for Maybank Visa Debit Card?

You can check the Fee & charges and Transaction fees in Maybank's website at <https://www.maybank2u.com.kh> > Personal > Cards > Maybank Visa Debit/Picture Card.

**15. What should I do to get OTP for my online transaction if I am abroad or if my phone cannot receive OTP?**

- Call to Customer Service Hotline at +855 98 888 028 or +855 99 888 028.
- Security questions will be performed to confirm the genuineness of the cardholder.
- Time Based Password (TBP) will be generated for customer to complete his/her online transaction.

**16. What should I do if my account is overcharged?**

Please make a report/inform the bank within 50 days after the transaction date to enable the Bank to resolve your issue accordingly.

**17. What should I do if I forget my PIN?**

Please visit your home branch to get a new card issued.

**18. What do I need to do after receiving my Visa Debit Card?**

Please sign on the signature panel locate at the back of the card and change the temporary PIN at Maybank ATM immediately.