

PRODUCT DISCLOSURE SHEET
Dear Customer,

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

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

Product: Maybank Debit Card
Date: 01 September 2025
1. What is Maybank Debit Card?

- a. Maybank Debit Card is a payment instrument linked to your deposit account.
- b. You can use it to pay for goods and services, or withdraw/deposit cash at ATMs / SRMs under Maybank and MEPS network.
- c. You must maintain a deposit account with us, to be linked to your debit card. Closing the account will cancel your card.
- d. Card Types available:

i. Maybank Visa Debit Card	vii. Maybank Mastercard Premier Wealth Platinum Debit Card
ii. Maybank Visa Platinum Debit Card	viii. Maybank Visa Debit Picture Card
iii. Maybank Visa FC Barcelona Platinum Card	ix. Maybank Global Access Mastercard World Debit Card
iv. Maybank Visa Manchester United Debit Card	x. MAE Debit Card
v. Maybank Visa Premier Wealth Platinum Debit Card	xi. Maybank SME Visa Platinum Debit Card
vi. Maybank Mastercard Platinum Debit Card	xii. Maybank Mastercard Platinum Debit Card Visit Malaysia 2026 (Limited Edition)

2. Know Your Obligations

- a. Ensure sufficient funds in your account before making payments.
- b. Keep your PIN secure and do not share it.
- c. Inform us immediately via the channels stated below if your card is lost or stolen.
- d. You are responsible for all transactions before reporting a lost or stolen card.
- e. Fees and charges include:
 - i. **ATM Withdrawal:** Free 4 withdrawals per month at Maybank ATMs in Malaysia, Singapore, Brunei, Philippines, and Cambodia. RM0.50 for 5th withdrawal onwards. RM1.00 at MEPS network and RM12.00 at overseas ATMs (Visa PLUS or Master Card Cirrus Network)
 - *Optional RM8 Annual Fee for unlimited cash withdrawals at Maybank ATMs.*
 - *5th withdrawal onwards fee waived if you have a balance of above RM5,000 at time of withdrawal (optional) or single transaction of maximum withdrawal of RM1,500 and above*
 - ii. **Card Replacement:** Free for faulty chip or renewal within 1 year before or after expiry. RM12 for lost, stolen or damaged card.
 - iii. **Picture Card Fee:** RM27 (inclusive 8% SST).

- iv. **Sales Draft Retrieval Fee:** RM15 per copy.
- v. **Overseas Transactions:** 1% conversion fee by Visa/Mastercard + 1% foreign exchange cost.

For **Maybank Global Access Mastercard World Debit Card**, overseas transaction fees are charged as below:

a. Supported currencies

- i. No fee if sufficient funds are available in the selected currency.
- ii. If funds are insufficient and auto sweep is activated, the full amount is converted from MYR and charged with 1% conversion fee by Mastercard + 1% foreign exchange cost.

b. Unsupported currencies

- i. The full amount is converted from MYR and charged with 1% conversion fee by Mastercard + 1% foreign exchange cost.

3. Know Your Risks

- a. If you lose the card, you should notify the bank immediately to block the card.
- b. You should set an appropriate daily purchase limit for point-of-sale to minimize the risks
- c. You should always check that your card is with you like you would with cash.
- d. You may face liability for unauthorised transactions before reporting to the Bank.

4. Other Key Terms

- a. Be sure to also read the general Terms and Conditions. If you do not comply with the Terms & Conditions, we may terminate your card.
- b. Merchants are generally not allowed to impose surcharges or minimum spend for debit card payments, except where permitted by Visa, Mastercard or PayNet. Merchants must disclose such exemptions clearly.

Please refer Maybank website for more details of the products features

Please promptly update us with any changes to your contact details to ensure timely correspondence. If you would like to provide feedback on merchants surcharging on the Debit card, have any questions or require assistance on your Debit Card, you can:



Call **Maybank Card Centre** at
1300 88 6688 / +603-78443696



Email to
mbbcardservice@maybank.com.my

If your query or complaint is not satisfactorily resolved by us, you may:



Call **Bank Negara Malaysia** at
1300 88 5465



Email to
bnmtelelink@bnm.gov.my