

execute the Settlement Function (in respect of Card and/or E-Debit Transaction) every day before 2300 hours, failing which the Bank is entitled to charge the Merchant a late settlement fee equivalent to 1.0% of the transaction amount indicated on the Terminal Receipt or the Merchant Discount, whichever is higher without prejudice to the rights of the Bank in Clauses 15, 16, 17 and 18 herein.

Frequently Asked Questions

4. Each contactless transaction includes a unique code that changes with each purchase, which can only be used once and can only be generated by the chip in the original contactless Debit Card, and prevents a counterfeit Debit Card from being produced from the intercepted card security details. *In the unlikely event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip card.* You must notify us immediately or as soon as reasonably possible of any unauthorised Debit Card use or any suspicious activities.

Customer is allowed to make cash withdrawal at selected ATM machines when travelling overseas.

The Programme shall exclude all Government, JomPay, and/or FPX bill payment related transactions