



Maybank

Maybank Prepaid Card Terms and Conditions

Fees & Charges	
Card expiry maintenance fee [see clause 8]	S\$2 per card per month
<i>[For registered Cardmembers only]</i>	
Monthly printed statement	S\$2 [^] per month
Past month's statement request	S\$5 ⁺ per statement per month
Original copy of sales draft	S\$10 ⁺ per copy
Duplicate copy of sales draft	S\$5 ⁺ per copy
Cash Withdrawal – in Singapore	
<i>[For registered Cardmembers only]</i>	
Maybank ATMs	Free
atm ⁵ QFB Shared ATM Network (ANZ, Citibank, HSBC, Standard Chartered & State Bank of India)	S\$2 per withdrawal
Cash Withdrawal – outside Singapore	
<i>[For registered Cardmembers only]</i>	
Maybank ATMs in Brunei, Indonesia ^{**} , Malaysia and the Philippines	Free
Non-Maybank ATMs	S\$5 per withdrawal

[^] Additional charges of S\$1 per statement for Malaysia/Brunei, and S\$3 per statement for all other countries shall apply.

⁺ For addresses outside of Singapore, postage charges will be borne by Cardmember.

^{**} Bank Internasional Indonesia (BII) ATMs

1) The Card

- a) The MasterCard Electronic card(s) issued under the Maybank Singapore Prepaid Card Programme (the "Card") may be purchased from Malayan Banking Berhad, Singapore Branch ("Maybank") for personal use or as a gift to a third party, or for whatever legal reasons it may serve which may be approved by Maybank.
- b) The purchases of a Card (the "Purchaser") shall:
 - i) pay a card fee of an amount in Singapore Dollars as Maybank may determine; and
 - ii) provide identification particulars satisfactory to Maybank.

2) Card Value

- a) The Purchaser determines the initial value standing to the credit of each Card by exchanging an amount not less than Singapore Dollars Ten (S\$10.00) and not more than Singapore Dollars Five Hundred (S\$500.00) for each Card. Only cash and its equivalent (e.g. fund transfer from a deposit account) shall be accepted. No cheques shall be accepted.
- b) Each Card may be topped-up with additional value in such amounts as Maybank may allow within the validity period of the Card provided that the value standing to the credit of the Card (the "Card Value") at no time exceeds S\$500.00. Topping up may only be effected in Singapore at any Maybank Branch with cash and its equivalent (e.g. funds transfer from a deposit account), ATM, iKiosk machine, AXS Stations, or Maybank 2u.com.sg (Online Banking) for enrolled clients, or via any channel which Maybank may make available from time to time. No cheques shall be accepted for the purposes of the said topping-up. All topping-up shall be posted on the designated cut-off times of each respective channel. The Cardmember is advised to check the balance of the Card by calling Maybank, or at any Maybank ATMs / atm⁵ / Cirrus ATMs Worldwide or any other as may be announced by Maybank in the future.
- c) Each Purchaser may hold/purchase a maximum of 20 cards at any one time.

3) Responsibility of the Cardmember

- a) The Purchaser shall procure that and the Cardmember agrees that the Cardmember shall sign the Card immediately upon receipt thereof and agrees to safeguard the Card as if it were cash.
- b) Maybank may, at its option, provide for a system-generated personal identification number (PIN), to be linked to the Card to enable the Cardmember to withdraw cash or do balance inquiries via the ATM. The Cardmember shall immediately change this PIN and nominate his/her own set of numbers.

4) Use of the Card

- a) The Card may be presented for payment by the Cardmember at the Accredited Establishments provided that the payment to be made does not exceed the Card Value.
- b) Subject to the payment of the fees set out below or such amounts as Maybank may from time to time determine, which shall be deducted from the existing Card Value at the time such transaction is effected, the Cardmember may make withdrawals against the Card Value using the Card registered in accordance with paragraph 6 below:
 - i) In Singapore:

(A) Maybank ATMs	Free
(B) atm ⁵ QFB Shared ATM Network (ANZ, Citibank, HSBC, Standard Chartered & State Bank of India)	S\$2.00 per withdrawal
 - ii) Outside Singapore:

(A) Maybank ATMs (Brunei, Indonesia**, Malaysia, and the Philippines)	Free
(B) Non-Maybank ATMs	S\$5.00 per withdrawal
- c) No Cardmember shall effect transactions (whether by way of payment or withdrawal, if applicable) on any Card in excess of Singapore Dollars Five Hundred (S\$500.00) a day.

** Bank Internasional Indonesia (BII) ATMs

- d) Save as provided in these Terms and Conditions, Maybank shall not deal with any purchaser and/or Cardmember on any matter and the Cardmember agrees that Maybank shall not be liable to the Cardmember in any way.

5) Use of the Card outside Singapore

When the Cardmember uses the Card outside Singapore, Card Transactions in foreign currencies other than US Dollars will be converted into US Dollars before being converted into Singapore Dollars. Card Transactions in US Dollars shall be converted to Singapore Dollars on the date of conversion. All conversions are subject to such exchange rate at such time as may be determined by the Card Association(s), or MasterCard International Incorporated at its absolute discretion. The conversion rate applied is based on the posting date of the Card Transaction to the Card Account. Maybank shall charge the Cardmember the converted amount and the administrative fee of 1.25% of the said amount (or such fee as Maybank may determine from time to time). Maybank may charge, credit and debit, as may be appropriate, all sums payable to Maybank under these Terms and Conditions to the Card Account.

6) Registration of the Card

- a) A Cardmember may register the Card in Singapore with Maybank (the "Registered Card") by filling in and submitting the relevant form prescribed by Maybank personally at any Maybank Branch office in Singapore. The Cardmember shall produce the physical card as well as valid identification documents (such as NRIC and/or passport) satisfactory to Maybank.
- b) Cardmembers of Registered Cards:
 - i) may apply for ATM (for cash withdrawals and balance inquiry) and Internet Banking access in respect of the Registered Card;
 - ii) shall, notwithstanding anything in these terms and conditions, not be liable to Maybank in respect of any liability for fraudulent transactions effected on the Registered Card after the Cardmember has reported the loss to Maybank.

7) Termination of the Card

- a) A Cardmember may terminate a Card by filling in and submitting the relevant form prescribed by Maybank and submitting the same together with the Card personally at any Maybank Branch office in Singapore.
- b) Refunds on any remaining Card Value of the Card shall be made after 30 days from the date on which the Cardmember submits the above form and in accordance with the information provided by the Cardmember in the above form.
- c) The Cardmember shall pay such fees as Maybank may from time to time specify in respect of the termination and/or the refund. Such fees shall be deducted from the remaining Card Value of a terminated Card if there are sufficient funds and reimbursed to Maybank if there is not.

8) Expiry of the Card

- a) Unless terminated earlier (whether by the Cardmember or Maybank) or returned by the Cardmember, the Card shall be valid for such period indicated on the face of the Card and shall expire on the first day of the following month indicated on the face of the Card.
- b) The Cardmember agrees that the validity period of the Card may not be extended.
- c) At any time after the expiry of a Card, the Cardmember may fill in the relevant form prescribed by Maybank for expired Cards (which may be obtained at any Maybank Branch office in Singapore or via mail by requesting the same from Maybank) and shall submit the same to Maybank together with the expired Card.
- d) Refunds on any remaining Card Value of the expired Card shall be made after 30 days from the date on which the Cardmember submits the above form and in accordance with the information provided by the Cardmember in the above form.

- e) The Cardmember shall pay such fees as Maybank may from time to time specify in respect of the expired Card and/or the refund. Such fees shall be deducted from the remaining Card Value of the expired Card if there are sufficient funds and reimbursed to Maybank if there is not.
- f) A service fee of Singapore Dollars Two (S\$2.00) per month shall be payable by the Cardmember thereafter if the Cardmember fails to collect any refund of the remaining Card Value of the expired Card if the Cardmember had indicated that such refund would be collected by him/her.

9) Accredited establishments

Maybank has entered into an agreement with MasterCard international where cards bearing the MasterCard Electronic logo shall be honoured at all MasterCard Electronic merchants with electronic terminals only (the "Accredited Establishments"). However, Maybank shall not be responsible/liable to the Cardmember for any discrepancy between the Cardmember's signature appearing on the Card and the corresponding sales slip or if for any reason(s), the Card is not honoured.

10) Dealing with Cardmembers

- a) In the case of a Card not registered in accordance with paragraph 6 above, Maybank shall only provide balance enquiry information subject to payment of such fees as Maybank may stipulate.
- b) In respect of any matter relating to a Card or any transaction relating thereto, Maybank shall not be under any obligation to deal with any Purchaser and/or the Cardmember except for Cardmembers registered in accordance with paragraph 6 above.

11) Loss of the Card

- a) In the case of a Card not registered in accordance with paragraph 6 above, the Cardmember shall bear all losses arising from or suffered in consequences thereof. For the avoidance of doubt, Maybank shall have no liability to such Cardmember whatsoever.
- b) In the case of a Card registered in accordance with paragraph 6 above, the Cardmember agrees to immediately call Maybank to report the loss or theft of the Card. Maybank will try to prevent transactions from coming in after a Card has been reported as lost/stolen. Notwithstanding the foregoing, the Cardmember agrees that it shall be solely responsible for, and shall hold Maybank free from any liability relating to, all losses due to the use of a lost/stolen Card or the unauthorised use of a Card, including after the loss or theft or unauthorised use has been reported to Maybank.
- c) The Cardmember further agrees that only after a thirty-day (30) period from the time of Maybank's receipt of the report of lost/stolen Card can the Cardmember claim reimbursement for whatever unused value is left on the Card, or S\$500.00, whichever is lower. Reimbursement will be done via the issuance of a Banker's Cheque made payable to the Cardmember subject to service fees.

12) Replacement of Damaged Cards

Maybank shall replace cards damaged for whatever reason, subject to Cardmember's payment of the applicable service fees. In the event the damaged Card has less than its original value and/or has already been used by the Cardmember for any transaction, Maybank shall issue a replacement Card with value equal to the remaining balance of the damaged Card. The Cardmember can claim the replacement Card after seven (7) days from Maybank's receipt of the request for replacement of the damaged Card.

13) Amendments

Maybank may, at anytime and for whatever reason it may deem proper, amend, revise or modify this Agreement by giving 30 days' written notice of such amendments, revisions or modifications

to the Cardmember. Maybank shall be entitled to give notice by publication/notification over Maybank's Internet Banking services, at any of Maybank Branches or through such channels as Maybank may determine at its discretion.

14) Limitation of liability

Maybank's liability for any loss or damage the Cardmember may incur arising from this Agreement or the use of the Card shall not exceed S\$500.00 or the actual proven, whichever is lower.

Agreement to these terms and conditions – The Purchaser's receipt of the Card and the Cardmember's receipt of the Card from the Purchaser, if the Cardmember is not the Purchaser, constitutes the Purchaser's and the Cardmember's agreement to these terms and conditions.

FAQ

1. What is a Maybank Prepaid Card?

The Maybank Prepaid Card is a signature-based debit card that allows you to make payments at outlets displaying the MasterCard Electronic logo. You can deposit funds into your Card and spend up to the available balance on your Card.

2. Is there a limit on the number of cards that I can hold/purchase?

Yes, you may only hold/purchase a maximum of 20 cards at any one time.

3. Can I top up my account/Card by cheque deposits?

No.

4. Will my Prepaid Card expire?

Yes, the Prepaid Card will be valid till the date specified on your Card. Upon expiry, the balance money in the Prepaid Card must be collected at any of our Branches in Singapore within 30 days, otherwise a S\$2 service fee will be levied on a monthly basis.

5. Do I earn interest on the balance of my Maybank Prepaid Card?

No.

6. Can I use my Prepaid Card to withdraw cash from ATMs?

Yes, you can if you are a registered Cardmember. To register your Prepaid Card, please submit a completed registration form along with a copy of your NRIC or passport in person at any of our Branches in Singapore.

7. What happens if my Prepaid Card is lost or stolen?

In the case where the Prepaid Card is not registered, the Cardmember shall bear all losses arising from or suffered in consequence thereof. For the avoidance of doubt, Maybank shall have no liability to such Cardmember whatsoever.

If the Cardmember is registered, the Cardmember agrees to immediately call Maybank to report the loss or theft of the Prepaid Card. Maybank will try to prevent transactions from coming in after a Prepaid Card has been reported as lost/stolen. Notwithstanding the foregoing, the Cardmember agrees that it shall be solely responsible for, and shall hold Maybank free from any liability relating to all losses due to the use of a lost/stolen Prepaid Card or the unauthorised use of a Prepaid Card, including after the loss or theft or unauthorised use has been reported to Maybank.

The Cardmember further agrees that only after a thirty-day (30) period from the time of Maybank's receipt of the report of lost/stolen card can the Cardmember claim reimbursement for whatever unused value is left on the Prepaid Card, or S\$500, whichever is lower. Reimbursement will be done via the issuance of a Banker's Cheque made payable to the Cardmember subject to service fees.

8. Will I receive statements for my transactions?

Registered Cardmembers can view their statements through Internet Banking. You may choose to receive monthly printed statements at a charge of S\$2 per month or request for past months' statements at S\$5 per month per statement.

9. Can I use my Maybank Prepaid Card to make purchases via the Internet, telephone or mail order?

The Prepaid Card can be used to make purchases via Internet but cannot be used to make purchases via telephone or mail order. Please however ensure that you have sufficient funds in your Card before making any purchase. At 3-D Secure Merchant websites, you will be required to input a One-Time Authorisation Code, which will be generated by your Security Token if you are currently using one and if you are not currently using a Security Token, the One-Time Authorisation Code will be sent via SMS to your mobile line last updated with us in our records.

10. Is there a limit on how much I can spend or withdraw from my Maybank Prepaid Card daily?

Yes. The daily spending limit is set at default of up to S\$500 or the amount deposited into your card account.

11. How do I withdraw cash from ATMs in Singapore and overseas?

(i) For cash withdrawal at Maybank ATMs in Singapore

- i. Insert your Prepaid Card
- ii. Key in your PIN
- iii. Select "Credit/Debit Card" option
- iv. Select "Cash Withdrawal"
- v. Key in the withdrawal amount
- vi. Retrieve your Card
- vii. Take your money and receipt

(ii) For cash withdrawal at atm⁵ QBF shared ATM network

- i. Insert your Prepaid Card
- ii. Key in your PIN
- iii. Select "Savings" option
- iv. Select "Cash Withdrawal"
- v. Key in the withdrawal amount
- vi. Retrieve your Card
- vii. Take your money and receipt

(iii) For cash withdrawal at any overseas Maybank or MasterCard/Maestro/Cirrus ATMs

- i. Insert your Prepaid Card
- ii. Key in your PIN
- iii. Select "Savings" option
- iv. Select "Cash Withdrawal"
- v. Key in the withdrawal amount
- vi. Retrieve your Card
- vii. Take your money and receipt.