

Frequently Asked Questions

- 1. What is EMV?**
EMV stands for Europay, MasterCard, Visa. It is the global standard for chip-based Debit and Credit Card transactions. It is a joint effort between Europay, MasterCard and Visa to ensure security and global acceptance so that MasterCard and Visa Cards can continue to be used everywhere.
- 2. What are the benefits of the EMV compliant chip Card?**
You will be able to enjoy improved security with the EMV compliant chip Card. Your Card information is stored in the EMV compliant chip for this new Card, making extraction of Card information by fraud syndicates more difficult as compared to the existing magnetic stripe Cards. This new technology can reduce the chances of your Card information being cloned and used by fraud syndicates for fraudulent transactions.
- 3. How does the EMV compliant chip Card work at the point of payment?**
When an EMV compliant chip Card is offered as a mode of payment for goods and services, it is inserted into a Smart Card reader. Upon approval, you will sign on the approval charge slip to complete the purchase transaction.
- 4. Can I use the EMV compliant chip Card overseas?**
Yes, you can use this Card for overseas transactions.
- 5. Can I use the EMV compliant chip Card for online purchases or at ATMs?**
Yes, the EMV compliant chip Card functions in the same way as the present Cards, for both online purchase and at ATMs. You will require your 6-digit PIN for ATM usage.
- 6. When can I expect to receive my replacement EMV compliant chip Card?**
We are progressively sending out the EMV compliant chip Cards to our Cardmembers. You will receive a notification letter at least a month before you receive your replacement Card(s) via post. The letter will inform you when you will be able to receive your replacement Card(s). If you do not receive your replacement Card(s) by the date indicated on the notification letter, please contact our Customer Relationship Executives immediately on **1800-MAYBANK** (1800-629 2265) or **(65) 6533 5229** (Overseas). Alternatively, you may email us at cs@maybank.com.sg.
- 7. When can I start using the replacement card?**
For added security, we recommend that you start using your replacement Card immediately upon receipt of it.
- 8. What should I do with my current Card?**
Upon receipt of your replacement Card, please cut and dispose of your current Card appropriately.
- 9. What happens to my current PIN?**
Your current PIN remains unchanged and will continue to apply to your replacement Card.
- 10. Are there any changes to my statement and due dates for payment?**
No. Your existing statement and due dates for payment will be the same as your existing Card.
- 11. Are my tr'eats Points under the existing Card affected in any way?**
No, there will not be any disruption to the tr'eats Points earned in your existing Card. In addition, you will continue to earn tr'eats Points when you charge to your replacement Card.
- 12. Do I need to make alternative arrangements for my GIRO, instalment payment plans as well as recurring payment arrangements which are currently tied to my current Card?**
No. As your replacement EMV compliant chip Card bears the same 16-digit Credit Card number as your current Card, all the existing payment arrangements which are tied to your current Card will continue to be billed to your replacement Card seamlessly.
- 13. I have other Credit Card(s) with Maybank. Will these Cards be replaced with the EMV compliant chip Card as well?**
Yes, we will be progressively sending out replacement EMV compliant chip Cards to our Cardmembers.