

AFFIN ISLAMIC VISA Debit Card - Frequently Asked Questions (FAQs)**GENERAL QUESTION****1. What is AFFIN ISLAMIC VISA Debit Card?**

AFFIN ISLAMIC VISA Debit Card is a Shariah compliant payment instrument offered by AFFIN ISLAMIC BANK. The Card provides easy and secured access to your deposit accounts for the purpose of withdrawing cash at ATM or making transaction at participating retail and services outlets via VISA or MEPS network.

2. Who is eligible for AFFIN ISLAMIC VISA Debit Card?

- Cardmembers of the Bank who are holding the Accounts of the age of eighteen (18) years and above and minor age of twelve (12) years and above are eligible to apply for the Card.
- In case of joint Accounts, only holders of joint Accounts with the instruction of “either-to-sign” can apply for the Card.

3. Should I change from the current MyDebit card to the new AFFIN ISLAMIC VISA Debit Card?

We strongly advise our customer to change current MyDebit card to the new AFFIN ISLAMIC VISA Debit Card. This is due to the new features, leverages on the latest payment technology and is accepted at all VISA acceptance outlets locally and worldwide.

4. What is the validity period of AFFIN ISLAMIC VISA Debit Card?

AFFIN ISLAMIC VISA Debit Card carries a five (5) years validity period from the issuance date.

5. What should I do if my AFFIN ISLAMIC VISA Debit Card is expiring soon?

Please visit the nearest AFFIN ISLAMIC BANK/AFFIN BANK branch if you need to renew your AFFIN ISLAMIC VISA Debit Card.

6. How and where to get the AFFIN ISLAMIC VISA Debit Card?

Customer can get AFFIN ISLAMIC VISA Debit Card at any branches of AFFIN ISLAMIC BANK/AFFIN BANK.

APPLICATION OF AFFIN ISLAMIC VISA DEBIT CARD**7. How long does it take to receive an AFFIN ISLAMIC VISA Debit Card?**

You will get your AFFIN ISLAMIC VISA Debit Card immediately upon application.

8. What is my Daily Purchase Limit?

We give you the flexibility to set your daily purchase limit from RM1,000 up to RM10,000. The default daily purchase limit is RM5,000.

9. How do I change my Daily Purchase Limit?

Please visit the nearest AFFIN ISLAMIC BANK/AFFIN BANK branch or ATM's of the Bank and request for the change of purchase limit.

10. Where can I use my AFFIN ISLAMIC VISA Debit Card?

You can use your AFFIN ISLAMIC VISA Debit Card at any ATM machine that displays the MEPS and VISA/PLUS logo for ATM transactions.

For retail purchases, you can use your AFFIN ISLAMIC VISA Debit Card at merchants with MyDebit or VISA logo. However, you shall use the Card to effect retail purchase and payment of halal goods and services only. You are fully liable for all the non-halal transactions.

AFFIN ISLAMIC BANK has the absolute authority to stop any transaction performed at non-halal merchants. The followings merchant codes and transactions have been blocked from the usage of AFFIN ISLAMIC VISA Debit Card:

Merchant Codes	Merchant Transactions
5698	Wig and Toupee Shops
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs, and Tavern - Drinking Places (alcoholic beverages)
5921	Package stores, beer, wine and liquor
5993	Cigar stores and stands
7273	Dating and escort services
7911	Dance halls, studios and schools
7995	Gambling transaction
7802	Gambling (Horse racing, dog racing)
7800	Government - Owned Lottery (U.S Region Only)
7801	Internet Gambling
9406	Government – Owned Lottery (Specific Countries)

11. Can I use the AFFIN ISLAMIC VISA Debit Card overseas?

Yes. However, for security purpose, you are required to activate the card for overseas transaction by visiting AFFIN ISLAMIC BANK/AFFIN BANK branches or ATM's of the Bank.

You may also access for cash withdrawal via ATMs that display the VISA logo. Please be reminded on the foreign exchange rate imposed.

12. What type of transactions where pre-authorization is performed?

For pre-authorized transactions e.g. petrol and hotel accommodation, the amount authorized will be deducted from Cardmember's Current Account-i or Savings Account-i and adjusted subsequently upon settlement of the actual amount used.

- a. For petrol transaction at automated fuel dispenser, RM200 pre-authorization amount will be charged to the Card Account when Cardmember make payment using the Card. The Bank will only post the exact amount of transaction and release any extra hold amount from Cardmember's Current Account-i or Savings Account-i within 3 working days after the transaction date.
- b. For hotel transaction, pre-authorization amount (depends on the duration of stay) will be charged during check-in to the hotel. The pre-authorization amount will be deducted from Cardmember's AFFIN ISLAMIC Current Account-i or Savings Account-i and adjusted

subsequently upon settlement of the actual amount used or not later than 30 days from the transaction date, whichever is earlier.

13. How many deposit accounts can be linked to a single AFFIN ISLAMIC VISA Debit Card?

AFFIN ISLAMIC VISA Debit Card can be linked to a maximum of eight (8) AFFIN ISLAMIC deposit accounts (Savings Account-i and Current Account-i).

14. If my Current or Savings Account-i is maintained at Branch A can I apply for AFFIN ISLAMIC VISA Debit Card at Branch B?

Yes, you may apply the Card at any branches.

15. Is there any supplementary card for AFFIN ISLAMIC VISA Debit Card?

No, supplementary card is not available for AFFIN ISLAMIC VISA Debit Card.

PIN & PAY

16. What is Secure Chip and PIN technology?

The secure (Europay, MasterCard and VISA - EMV) Chip & PIN technology embedded in the Card is an added security feature to prevent unauthorised transaction. Customers are required to key in 6 digit PIN for every POS transaction or contactless transaction exceeding RM250 (or lower depending on the amount set by cardholder).

17. What is PIN?

A PIN, or Personal Identification Number, is a secret code that is either assigned to, or selected by you to prove they are the rightful owner of the payment card.

18. Is the PIN I use for making purchases the same as the PIN used at ATMs?

Yes.

19. Am I required to enter PIN whenever I use my Debit Card-i in Malaysia?

All transactions at point-of-sale terminal will need PIN except for low-value (RM250 and below) contactless transaction.

20. How do I keep my PIN secured?

Some measures to keep your PIN confidential and safe include:

- Do not use numbers associated with birthday or anniversary date, phone number, IC no., driver's license as the PIN
- Do not keep a written record of the PIN;
- Do not allow any third party to see your PIN when it is entered or displayed;
- Do not keep the PIN in a form that can be readily identified as a PIN;
- Do not disclose the PIN to any third party (including persons in apparent authority, family members or spouse);
- Do not negligently or recklessly disclose your PIN; and
- Notify the Bank if the PIN has become known to someone else and change the PIN immediately.

CHANGE OF PIN

21. How do I obtain a PIN? (Applicable for Bulk Account Opening)

For Bulk Account Opening, the Bank will allocate a Temporary PIN to the Cardmember via PIN Mailer. The Cardmember upon receipt of the Temporary PIN shall change the Temporary PIN at the Bank's own ATMs and/or other secured channels permitted by the Bank.

22. Can I change my PIN (first or subsequent time) at other than AFFIN BANK ATM?

No, you can only change your AFFIN ISLAMIC VISA Debit Card PIN at AFFIN ISLAMIC BANK/ AFFIN BANK's ATM.

23. How do I change my PIN?

1. Visit any AFFIN ISLAMIC BANK / AFFIN BANK ATM near you
2. Insert your AFFIN ISLAMIC VISA Debit card
3. Key-in your temporary PIN
4. Select Change PIN
5. Enter your new PIN
6. Re-enter the new PIN to confirm
7. PIN change successful

WRONG PIN

24. What happen if I have entered the wrong PIN?

Three (3) attempts are allowed before your card is blocked. When the AFFIN ISLAMIC VISA Debit Card is blocked, you are required to visit any AFFIN ISLAMIC BANK/AFFIN BANK branches.

CONTACTLESS TRANSACTION

25. What is a contactless feature/function?

A contactless-enabled card is a fast, easy and convenient way to pay and lets you make everyday purchases quickly and safely with just a tap of your contactless-enabled card wherever you see the universal contactless symbol.

26. Is there a limit for contactless transaction?

Yes. On default, you are allowed to perform contactless purchase up to a maximum of RM250 per transaction. For transaction exceeding the limit, you are required to insert the card and PIN at point-of-sales terminal before proceeding with the transaction.

You may also opt for cumulative daily limit instead of individual transaction limit. For this option, you may perform many transactions which cumulatively amounted less or equal to the limit. The default cumulative daily limit would be RM250. However, you are allowed to set your preferred limit between RM50 and RM1,000.

27. How can I change or adjust the daily contactless limit?

You can request to adjust your daily contactless limit by visiting any of AFFIN ISLAMIC BANK/ AFFIN BANK branches or ATM's of the Bank.

28. Can I turn-off the contactless functionality?

Yes, you can turn-off the contactless functionality by visiting any of AFFIN ISLAMIC BANK/ AFFIN BANK branches.

AFFIN ISLAMIC VISA DEBIT CARD FACILITY**29. Do I need to register my mobile phone number to AFFIN ISLAMIC VISA Debit Card?**

Yes, you need to register your mobile phone number so that SMS notifications or alerts can be sent to you. You can register your mobile phone number by visiting AFFIN ISLAMIC BANK/ AFFIN BANK branches or ATM's of the Bank.

30. Under what circumstances will I get SMS notification?

1. SMS alerts are sent to your registered mobile phone number whenever a purchases amount of at least RM500 is made on your AFFIN ISLAMIC VISA Debit Card without extra cost.
2. One Time Password (OTP) Authentication Code is sent via SMS to verify purchases made online at participating 3D Secure merchants.
3. Upon card activation.
4. First monetary transaction.
5. Whenever cash withdrawal & 3rd party transfers (at least RM 1,500 per transaction or accumulate of at least RM 5,000 per day).
6. Whenever interbank transfers (at least RM 5,000 per transaction or accumulate of at least RM 10,000 per day).
7. You are allowed to set your own preferred threshold amount for SMS on contactless transaction alert by visiting AFFIN ISLAMIC BANK/AFFIN BANK branches.
8. All online/internet transaction, regardless of amount.

SECURITY FEATURES**31. What should I do if my AFFIN ISLAMIC VISA Debit Card is lost, stolen or unauthorised transaction?**

Please notify our Call Centre at 03-8230 2222 to block your Card

A replacement card will be issued upon your request and a RM12 lost card replacement penalty will be levied to AFFIN ISLAMIC Current Account-i or Savings Account-i.

OTHERS**32. What if my account balance is insufficient when comes to payment of renewal charges?**

Usage to your debit card will be restricted until the renewal annual charge is debited to your AFFIN ISLAMIC Current Account-i or Savings Account-i.

33. What if the transaction performed was not successfully processed / void but the amount was still deducted from my AFFIN ISLAMIC Current Account-i or Savings Account-i?

You may dispute the transaction and amount will be refunded to you not later than 30 working days from the transaction date. To expedite the transaction, you are advised to furnish the evidence of the unsuccessful transaction to the Bank e.g. sales draft, internet transaction conformation, subscription slip etc. Dispute Form can be obtained from the nearest AFFIN ISLAMIC BANK/AFFIN BANK branch.

34. What if the transaction was charged twice to my AFFIN ISLAMIC VISA Debit Card by the Merchant?

You may request the duplicate transaction(s) to be reversed to your Debit Card account by filling up the Dispute Form which can be obtained from the nearest AFFIN ISLAMIC BANK/ AFFIN BANK branch.