

Product Disclosure Sheet

UOB Debit Card (_ _ / _ _ / _ _ _ _)

<p>Product Disclosure Sheet (Read this Product Disclosure Sheet before you decide to take up the UOB Debit Card. Be sure to also read the general terms and conditions)</p>	<p>United Overseas Bank (Malaysia) Bhd (Company Reg No. 199301017069 (271809-K)) UOB Debit Card 9 September 2024</p>																												
<p>1. What is this product about?</p>																													
<p>This is a debit card issued by United Overseas (Malaysia) Bhd ("Bank") for use at approved and/or designated Automated Teller Machines (ATM), Electronic Funds Transfer at Point of Sale (EFTPOS) terminals or over the counter at the Bank's branches by way of pin pad or such other manner as the Bank may determine from time to time in or outside Malaysia.</p> <p>This debit card also serves as a payment instrument which allows you to pay for goods and services via your conventional or Islamic current or savings account. You are required to maintain a deposit account with us, to be linked to your debit card. If you close your deposit account maintained with us, your debit card will be automatically cancelled.</p> <p>This debit card supports two debit card brands - MyDebit which only applies within Malaysia, and Mastercard which allows your card to be accepted both overseas and in Malaysia. By supporting both of these debit card brands, there are more retail outlets that will accept your debit card for payment in Malaysia and overseas.</p> <p>When using this debit card at retailers in Malaysia, a retailer may choose to accept and process the payment on your debit card using either MyDebit, or Mastercard. This is the retailer's choice and allows the retailer to process the payment via their chosen debit card network. Please be aware that you are not able to request the retailer change their chosen debit card network.</p> <p>Additional feature: Contactless Transaction Feature</p> <ul style="list-style-type: none"> Fast and convenient to make purchases by simply tapping your UOB Debit Card with contactless logo at contactless terminal with Mastercard PayPass or MyDebit logo for purchases up to RM250 without requiring your PIN or signature to authorize a transaction. The feature is made automatically to you and you may request for opt-out by visiting any of our branches. Contactless Transactions are protected by several limits which are RM250¹ per transaction and cumulative consecutive transaction amount of RM1,250². <p><small>¹If exceeded limit per transaction of RM250, you are required to enter PIN or signature to authorize the transaction. ²If exceeded cumulative consecutive transaction amount of RM1,250, you are required to insert the debit card to the Point-of-Sale terminal and enter PIN to authorize the transaction. This limit will reset every time a PIN transaction is made.</small></p>																													
<p>2. What do I get from this product?</p>																													
<p>This debit card offers an easier way to shop without having to carry cash at all times. You need to deposit funds into your conventional or Islamic current or savings account in order to shop with your debit card. Your total spent amount will be deducted directly from your current/savings account balance. Debit card also allows more efficient budgeting and money control without having to worry about debt or loss of cash.</p> <p>You can also setup automatic payment for your monthly utility bills to avoid late charges and service lapses.</p> <p>The Point-of-Sale (POS) function on your debit card is enabled and the default daily limit is preset. You may change this daily limit at any of our branches.</p>																													
<table border="1"> <thead> <tr> <th>Type of Transactions</th> <th>Limit</th> <th>Privilege Banking & Wealth Banking Debit Card</th> <th>Generic Debit Card</th> <th>Junior Debit Card</th> </tr> </thead> <tbody> <tr> <td>Point-Of-Sales (POS) transaction*</td> <td>Default daily limit</td> <td>RM15,000</td> <td>RM3,000</td> <td>RM3,000</td> </tr> <tr> <td></td> <td>Maximum daily limit</td> <td>RM15,000</td> <td>RM10,000</td> <td>RM3,000</td> </tr> <tr> <td>Online Purchase*</td> <td>Default daily limit</td> <td>RM15,000</td> <td>RM2,000</td> <td>RM500</td> </tr> <tr> <td></td> <td>Maximum daily limit</td> <td>RM15,000</td> <td>RM10,000</td> <td>RM500</td> </tr> </tbody> </table>					Type of Transactions	Limit	Privilege Banking & Wealth Banking Debit Card	Generic Debit Card	Junior Debit Card	Point-Of-Sales (POS) transaction*	Default daily limit	RM15,000	RM3,000	RM3,000		Maximum daily limit	RM15,000	RM10,000	RM3,000	Online Purchase*	Default daily limit	RM15,000	RM2,000	RM500		Maximum daily limit	RM15,000	RM10,000	RM500
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<p>*Default and maximum daily limits apply to domestic and overseas POS transactions and online purchases.</p>																													

3. What are the fees and charges I have to pay?

Fees and charges	Privilege Banking & Wealth Banking Debit Card	Generic & Junior Debit Card
Fee (Fee for issuance of card/Annual Fee)	Waived	RM8.00
Lost/stolen/Damage card replacement fee	Waived	RM8.00
Cash withdrawal at UOB Group ATM (domestic & overseas)	Waived	
Cash withdrawal at MEPS ATM (domestic) (ATM owned by participating MEPS member bank)	Waived	RM1.00 per cash withdrawal
Cash withdrawal at Mastercard Network ATM (overseas)	RM12.00 per cash withdrawal	
Overseas transaction conversion fee	<ul style="list-style-type: none"> - If you use the debit card for cash withdrawals or for a transaction in a currency other than Ringgit Malaysia, it will be converted through Mastercard Worldwide at the conversion rate as determined by Mastercard Worldwide as at the date the transaction is posted. In addition, an administration cost of 1% or such other rate as determined by the Bank for the conversion of the transactions made in a currency other than Ringgit Malaysia will be chargeable to you. - If you opt for your foreign currency transaction to be converted into Ringgit Malaysia through the Dynamic Currency Conversion (DCC) service, the exchange rate for DCC would be determined by the relevant overseas merchant. Please note that the exchange rate used by the relevant merchant for the conversion may be higher than the exchange rate as determined by Mastercard International when you pay in foreign currency. In addition, an administrative cost of 1% or such other rate as determined by the Bank for converted Ringgit Malaysia will be chargeable to you. 	
Interbank UOB ATM mobile prepaid top-up	Free	
Balance enquiry	Free	
Sales Draft retrieval fee <ul style="list-style-type: none"> • Photocopy • Original copy 	RM5.00 per sales draft RM15.00 per sales draft	

4. What are the key terms and conditions?

a) Please ensure you have sufficient funds in your banking account before transacting to avoid any service disruptions at merchants and ATMs.

ATM Services	Limit	Privilege Banking & Wealth Banking Debit Card	Generic Debit Card	Junior Debit Card
Cash Withdrawal	Maximum daily limit	RM10,000	RM10,000	RM500

b) Pre-authorization amount of RM200 will be charged to your banking account when you make payment using debit card at automated fuel dispenser. The Bank will only post the exact amount of transaction and release any extra hold amount from your account within 3 working days after the transaction date.

c) When selecting or changing your PIN, you should not use unsecure and unsuitable PINs such as:

- Birth dates, months or years in any form or combination
- Sequential numbers (such as 345678) and easily identifiable number combinations (such as 111111)
- Any of the blocks of numbers printed on your card
- Other easily accessible personal numbers such as parts of personal telephone numbers, identity card number, passport, driving license or other personal data

5. What if I fail to fulfill my obligations?

You are obliged to ensure the safekeeping of your debit card and Personal Identification Number (PIN) at all times.

You will be liable for PIN-based unauthorised transactions if you have:

- acted fraudulently;
- delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your debit card;
- voluntarily disclosed your PIN to another person; or
- recorded your PIN on the debit card, or on anything kept in close proximity with your debit card.

You will be liable for unauthorised transactions which require signature verification or with contactless card, if you have:

- acted fraudulently;
- delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your debit card;
- left your debit card or an item containing your debit card, unattended in places visible and accessible to others; or
- voluntarily allowed another person to use your debit card.

6. What are the major risks?

You must notify us immediately after discovered that your debit card is lost or stolen, or PIN number is compromised, or if you suspect that an unauthorised transaction has been conducted on your debit card in order for us to block your card.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

8. Where can I get further information?

If you have any enquiries, please call our 24-hour UOB Contact Centre at United Overseas Bank (Malaysia) Bhd

- Kuala Lumpur (6) 03-26128 121
- Penang (6) 04-2401 121
- Johor Bahru (6) 07-2881 121
- Kuching (6) 082-287 121
- Kota Kinabalu (6) 088-477 121

Fax : 03-26900121 or Email : uobcustomerservice@uob.com.my

Alternatively, you may visit our website at www.uob.com.my or visit any UOB branch nearby.

9. Other debit card packages available

NA

The information provided in this disclosure sheet is valid as at 9 September 2024.

