

PRODUCT DISCLOSURE SHEET



Debit Card

<p>PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to take up the UOB Debit Mastercard. Be sure to also read the general terms and conditions)</p>	<p>United Overseas Bank (Malaysia) Bhd</p> <p>UOB Debit Mastercard Card</p> <p>1 August 2021</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 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: <i>Contactless Transaction Feature</i></p> <ul style="list-style-type: none">▪ Fast and convenience to make purchases by simply tapping your UOB Debit Mastercard 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 RM800². <p>¹ If exceeded limit per transaction of RM250, you are required to enter PIN or signature to authorize the transaction. ² If exceeded cumulative consecutive transaction amount of RM800, you are required to enter PIN or signature to authorize the transaction. This counter will be reset every time a contact transaction is made.</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 all the 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 purchase limit is preset. If your age is 18 years old and above, the default limit is RM3,000 with a maximum allowable limit of RM10,000 for Generic Debit Card. The default and allowable limit for Priority Debit Card is RM15,000.. If your age is 12 years old to 17 years old, the default and allowable limit is RM3,000. You may change this limit at any of our UOBM Branches.</p> <p>Before using your debit card for shopping or ATM withdrawal at overseas and Card-Not-Present (CNP) transactions (including non-3D Secure online, auto-debit, mail order or telephone order transaction), please ensure you have opted-in for such transactions and sufficient funds is available in your current/savings account to avoid disruption of services.</p> <p>For added security, SMS alerts will be sent at no cost to you to your mobile phone number registered with the Bank whenever a purchase amount of RM500 and above is made on your debit card on purchase transactions at POS terminal.</p> <p>SMS alerts will also be sent for the following type of transactions:</p> <ul style="list-style-type: none">(a) Online transactions(b) Mail and telephone order transactions <p>To protect against fraud, you will receive an Authentication Code via SMS to authenticate your purchases made online.</p> <p>Installment payment plans are not allowed on the debit card.</p>	

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

Fees and charges	Private / Privilege / Wealth Banking Customers	Other Customers
Fee (Fee for issuance of card/Annual Fee)	RM8.00	
Lost/stolen/Damage card replacement fee	RM8.00	
Cash Withdrawal at overseas UOB Group ATM	Free	
Cash Withdrawal at MEPS ATM (ATM owned by participating MEPS member bank)	Free	RM1.00 per withdrawal
Cash Withdrawal at HOUSE ATM	RM1.00 per withdrawal	
Cash Withdrawal at Mastercard Network ATM	RM12.00 per 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 us 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. 	
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 draft RM15.00 per draft	

4. What are the key terms and conditions?

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.

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 unauthorized 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

Email : uobcustomerservice@uob.com.my

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

9. Other debit card packages available

NA

The information provided in this disclosure sheet is valid as at 1 August 2021

United Overseas Bank (Malaysia) Bhd (271809K)