

Frequently Asked Questions on Great Wall International Debit Card

1. How can I apply for Great Wall International Debit Card ?

Simply visit any Bank of China (Malaysia) Berhad branch near to you to open a savings or current account which will be linked to your Great Wall International Debit Card.

2. What is Chip and PIN card ?

Chip and PIN card is a PIN enabled Debit Card that allows you to purchase at Point-Of-Sales (POS) terminals using your PIN number. The PIN number is a six digit PIN set by you when you apply the Great Wall International Debit Card.

3. Why is PIN safer than signature ?

PIN is essentially safer than signature of which have greater protection against fraud due to lost and stolen cards, as PIN is only known to you.

4. How do I keep my PIN secured ?

The following measures to keep your PIN safe and secure include :

- Never use any easily accessible personal information (e.g. birth date, contact number, identity card number and etc.) as the PIN.
- Never keep a written record of PIN
- Never write down the PIN on the Card
- Do not disclose the PIN to any other person
- Do not allow any other person to see your PIN when it is entered or displayed
- Notify the Bank immediately after having discovered that the PIN may have known to someone and change the PIN immediately

5. When do I need to use my PIN ?

You will use PIN when you make payment at PIN enabled Point-Of-Sales (POS) terminal or during cash withdrawal at ATM.

6. What happens if I forget the PIN ?

If you forget your PIN, you are required to visit your nearest Bank of China (Malaysia) Berhad branch to set your new PIN.

7. What happen if I have entered wrong PIN ?

Your Great Wall International Debit Card will be blocked after three (3) attempts. Once the Debit Card is blocked, you are required to visit your nearest Bank of China (Malaysia) Berhad branch to set your new PIN.

8. Can the Great Wall International Debit Card be used in overseas ?

Yes, you can. Prior to perform any retail purchase transaction or cash withdrawal at ATM, you are required to activate overseas use function via Mobile Banking App/ BOCNet or visit any of Bank of China (Malaysia) Berhad branch or contact our Customer Service Centre at 03-2059 5566.

You will be using the same PIN for your overseas usage. For those countries that have not yet migrated to PIN will still require you to sign for verification when using Great Wall International Debit Card for payment.

9. What is overseas transaction ?

Overseas transaction is a transaction that is performed out of Malaysia. Overseas transaction includes Point-Of-Sale (POS) purchase, online purchase and cash withdrawal made at ATMs outside Malaysia.

10. How long does it take for the Bank to maintain in its system that I have activated or deactivated to perform overseas transaction ?

Activation will take immediate effect. Overseas transaction can be activated or deactivated via branch's counter, contact our Customer Service Centre at 03-2059 5566 or self-service channels like BOCnet and Mobile Banking.

11. What is Card-Not-Present (CNP) transaction ?

Card-Not-Present (CNP) transaction is a card transaction made whereby the cardholder is not physically present at the merchant when the payment is made such as online purchase.

12. Can I make online payment with Great Wall International Debit Card ?

Yes, you can. You are required to activate Card-Not-Present function to enable non-3D secure transaction be transacted. Card-Not-Present (CNP) function can be activated or deactivated via branch's counter, contact our Customer Service Centre at 03-2059 5566 or self-service channels like BOCnet and Mobile Banking.

13. What is the risk associated to Overseas and Card-Not-Present (CNP) transaction ?

When an Overseas and/ or Card-Not-Present (CNP) transaction is performed without going through strong authentication, there is a substantial risk if your card data being stolen, manipulated or the information being used for unauthorized purchases. Card verification features Point-Of-Sale (POS) transaction may vary from country to country and some countries/merchants may not adopt stringent approach. Fraudulent transaction may occur if your card data is stolen.

14. Can I use my Great Wall International Debit Card for Contactless retail payment/ transaction ?

Yes, you can. Our Great Wall International Debit Card support Contactless retail payment/ transaction.

15. Can I disable the contactless function on my Great Wall International Debit Card ?

Yes, you can disable the contactless function via self-service channels like BOCnet and Mobile Banking App or visit any of any BOCM branch or contact our Customer Service Centre at 03-2059 5566.

16. Can I reduce the Contactless transaction limit on my Great Wall International Debit Card ?

Yes, you can reduce the Contactless transaction limit via self-service channels like BOCnet and Mobile Banking App or visit any of Bank of China (Malaysia) Berhad branch or contact our Customer Service Centre at 03-2059 5566.

17. Is PIN required for Contactless transaction ?

PIN is not required for Contactless transaction up to MYR250.00/ CNY500.00 in a single receipt. If transaction exceeds the amount of MYR250.00/ CNY500.00 in single transaction, you are required to enter your PIN.

For accumulative Contactless limit, total daily limit can be performed up to MYR1,000.00/ CNY2,000.00. Once maximum daily limit reached, you are required to enter your PIN.

18. What should I do if my Great Wall International Debit Card lost or stolen ?

Kindly contact our Customer Service Centre at 03-2059 5566 or visit any Bank of China (Malaysia) Berhad branch to make report immediately after discovered that your Great Wall International Debit Card is lost or stolen.

19. How can I get the replacement for Great Wall International Debit Card ?

Kindly visit nearest Bank of China (Malaysia) Berhad branch for replacement of lost/ stolen Great Wall International Debit Card. There will be a replacement fee of MYR12.00. Replacement fee can be waived if you provides a copy of police report lodged.

20. Why is my purchase declined ?

Below possibilities include but not limited to :

- There is insufficient fund in your savings/ current account that is linked to Great Wall International Debit Card. You need to top up fund for payment.
- There is insufficient fund as pre-authorization holding amount yet to be released. You need to top up fund for payment.
- Your purchase amount may have exceeded your pre-set daily spending limit. You may re-set your spending limit via Mobile Banking App.
- Overseas Point-Of-Sale (POS) transaction declined, your Great Wall International Debit Card may not have activated overseas transaction function. You can activate overseas use via Mobile Banking App.
- Online purchase transaction rejected, you may have transact a non-3D secure online purchase and your Great Wall International Debit Card may not have activated Card-Not-Present (CNP) function. You can activate Card-Not-Present (CNP) function via Mobile Banking App.