

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your debit card.



Other customers have read this PDS and found it helpful; **you should read it too.**

Date : _____

1. What is Great Wall International Debit Card ?

Great Wall International Debit Card allows you to withdraw cash at an ATM facility and pay for goods and services. You must maintain a deposit account with us, to be linked to your card. All payments and cash withdrawal will be deducted from your account. You must have sufficient funds in your account to complete any payment or cash withdrawal. If your account is closed, your debit card will be automatically cancelled.

2. Know Your Obligations

Fees and charges:

- Issuing/Annual fee: **MYR8.00**
- Overseas ATM withdrawal fee: **MYR15.00**
- MyDebit Cash Out fee: **MYR0.50**
- Card Replacement fee:
Mastercard – **MYR9.20**
UnionPay – **MYR9.90**
- Sales draft retrieval fee: **MYR20.00**
- Overseas transaction conversion fee:
Mastercard – **2%**
UnionPay – **1%**

Note : Debit Card fees & charges does not subject to Sale Service Tax

It is your responsibility to:



Read and understand the **key terms in the contract** before you sign it.



Keep your **PIN and security credentials secure** at **all times**. **Do not disclose** your credentials to any person.



Contact us immediately, after having discovered the loss or unauthorized use of your card.

3. Know Your Risks

You may be **liable** for unauthorized transactions or cash withdrawal using your debit card if you have :

- acted fraudulently;
- refused to cooperate with the Bank in investigation;
- delayed or failed to notify the Bank as soon as reasonably practicable after having discovered the lost or stolen card and unauthorized transaction has occurred;
- voluntarily discloses the PIN to another person or voluntarily allows another person to use your card; or
- failed to carry out obligations informed by the Bank.

4. Key Terms

a. Dual Currency Feature

Debit Card bearing the logo of **UnionPay** and **MyDebit** is a **dual currency Debit Card**; the Cardholder is required to **link it** to one **primary Malaysian Ringgit (MYR) Account** and at the **option** may link it to a **Chinese Yuan (CNY) Account**. If Cardholder linked the Card with CNY account, all transactions in CNY currency will be settled in CNY. If CNY account is insufficient fund, all transactions in CNY will be converted into MYR at an exchange rate which determined by the Card Scheme or the Bank at its absolute discretion.

b. Transaction Limit Capping

Transaction Type	Single Transaction Limit	Daily Maximum Limit
Retail Purchase including QR Code Payment	N/A	MYR10,000.00/ CNY20,000.00
Contactless	MYR250.00/ CNY500.00	MYR1,000.00/ CNY2,000.00
ATM Withdrawal	Subject to ATM Limit Setting	MYR10,000.00/ CNY20,000.00
MyDebit Cash Out	MYR500.00	MYR2,000.00

c. This **debit card** is **blocked** by default from using for **overseas transactions and card-not-present (CNP)** transactions such as online purchases or telephone orders. You **must opt-in before you can use** your card for overseas and CNP transactions via the Bank's mobile banking app.

d. When you use your card at a self-service **petrol** dispenser, a **pre-authorization amount** of **MYR200.00** may be charged to your deposit account. This **amount will be released** and the actual transaction amount will be debited to your account **within 3 working days** from the transaction date.

e. You **must notify us immediately**:

- upon receiving transaction alert if the **transaction was not authorized by you**; and
- when there is any **change in your contact number**.

f. You have the **option to turn off** the **contactless function** of your card during account opening, card application, or any time thereafter via the Bank's Mobile Banking App.

g. If you fail to abide by the terms and conditions of your debit card, the Bank have the right to terminate your card.

h. **Youth Debit Card** bearing the logo of **Mastercard** is limited to **ATM withdrawal** transaction subject to daily maximum accumulative amount of **MYR100.00**.

If you have any question or require assistance on your debit card, you can :



Call Customer Service Center at:
+603-20595566



Visit us at:
www.bankofchina.com.my



Email us at:
callcenter@my.bank-of-china.com



Scan the QR code above for more information on the products