

Frequently Asked Questions on Pre-authorisation at Petrol Station Self-Service Pump

(Only applicable to Great Wall International Debit Card – MasterCard)

1. I have filled up fuel via self-service pump. The amount was less than RM200 but why I received a SMS to freeze my account for RM200?

When you use your card at a self-service pump (Automated Fuel Dispenser) at a petrol station, the self-service pump will authorise the fuel transaction before you can start pumping fuel into your vehicle. This is performed by sending a pre-authorisation amount on the payment card to the card issuer.

Due to the actual amount of fuel pumped is not yet known at the time of the pre-authorisation. The agreed pre-authorisation amount at self-service pumps in Malaysia is set to RM200.

2. What is pre-authorisation?

A pre-authorisation is a temporary hold of a specific amount from the available balance on the payment card. It is used to verify that the card is active and has sufficient available funds prior to dispensing fuel.

3. What if the amount of fuel pumped is less than the pre-authorised amount?

The amount of the pre-authorisation is not a charge and no funds are debited from the card account, but the available balance on the card is temporarily reduced by the pre-authorisation amount. Once you have completed pumping fuel, the actual amount for the fuel dispensed will be sent to us. At this point the actual amount will be debited from the card account, and the pre-authorisation amount will be automatically release after three (03) calendar days from the transaction date.

4. What if my available funds are less than RM200 or if I want to avoid a RM200 hold of funds on my card?

If your available funds are less than RM200 or you would like to avoid a pre-authorisation at self-service pumps, you are advised to go to the cashier where the exact purchase amount would be deducted from your card account.