

## Frequently Asked Questions on Great Wall Prepaid Card

1. How can I apply for Great Wall Prepaid Card ?

Simply visit any Bank of China (Malaysia) Berhad branch near to you to apply for Great Wall Prepaid Card.

2. What is Chip and PIN card ?

Chip and PIN card is a PIN enabled Prepaid 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 Prepaid 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.

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 Prepaid Card will be blocked after three (3) attempts. Once the Prepaid 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 Prepaid Card be used in overseas ?

Yes, you can. Prior to perform any Point-Of-Sale (POS) purchase transaction in overseas, you are required to visit any of Bank of China (Malaysia) Berhad

branch near you to activate overseas transaction function if you have not requested activation upon Prepaid Card opening.

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 Prepaid Card for payment.

9. What is overseas transaction ?

Overseas transaction is a transaction that is performed out of Malaysia including Point-Of-Sale (POS) purchase and online purchase 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 or contact our Customer Service Centre at 03-2059 5566.

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 Prepaid 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 or contact our Customer Service Centre at 03-2059 5566.

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. What is the maximum balance of Great Wall Prepaid Card at any one time ?

Maximum balance at any one time is MYR10, 000.00/ CNY20, 000.00.

Once maximum balance reached, subsequent top up can only be performed after usage.

15. What should I do if my Great Wall Prepaid 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 Prepaid Card is lost or stolen.

16. How can I get the replacement for Great Wall Prepaid Card ?

Kindly visit nearest Bank of China (Malaysia) Berhad branch for replacement of lost/ stolen Great Wall Prepaid Card.

17. Any fee involved for the replacement of Great Wall Prepaid Card ?

No replacement fee incurred.

18. I want to cancel my Great Wall Prepaid Card, what should I do ?

Kindly visit nearest Bank of China (Malaysia) Berhad branch for Prepaid Card cancellation.

19. Can I have my remaining balance refunded after I cancel my Great Wall Prepaid Card ?

Yes, the remaining balance will be refunded after 7 working days from the date of application.