

HSBC/ HSBC Amanah Debit Card/-i Overseas & Card-Not-Present (“CNP”) Transactions Frequently Asked Questions

1. What is the definition of overseas transaction?

The definition of overseas transaction is a transaction that is performed outside Malaysia. The overseas transaction includes the following:

- Cash withdrawal at overseas Automated Teller Machine (“ATM”); and/or
- Overseas point-of-sale purchase (“POS”)

2. What is the definition of card-not-present (“CNP”) transaction?

CNP transaction is a card/-i payment transaction where the Cardholder is not physically present at the merchant when the payment is made. CNP transaction includes the following:

- Online (internet) transaction;
- Mail Order Telephone Order; and/or
- Recurring/Auto Debit transaction (e.g. Bills for telephone/ mobile/ utilities/ Astro/ insurance premiums etc.)

3. Why do I need to opt-in to perform overseas and/or CNP transactions?

In order to prevent Cardholders from becoming victims of fraudulent transactions, all Financial Institutions are mandated by Bank Negara Malaysia’s (BNM) regulation to block Cardholders from performing any overseas and/or CNP transactions that are not authenticated via strong authentication method such as dynamic password by using a Debit Card/-i, unless the Cardholder has expressly opted-in to perform such transactions.

4. How do I opt-in to perform overseas and/or CNP transactions?

You may opt-in to perform overseas and/or CNP transactions via the following channels:

- HSBC/ HSBC Amanah Call Centre

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| HSBC/ HSBC Amanah Premier Customers | 1300 88 9393 (from Malaysia) +603 8321 5208 (from Overseas) |
| Non HSBC Premier Customers | 1300 88 1388 (from Malaysia) +603 8321 5400 (from Overseas) |
| Non HSBC Amanah Premier Customers | 1300 80 2626 (from Malaysia) +603 8321 5200 (from Overseas) |

- HSBC/ HSBC Amanah Branch in Malaysia

5. Can I opt-in to perform overseas transaction only and not CNP or vice versa?

Yes, you can.

6. I have opted in to perform overseas and CNP transactions. Can I opt out from performing these transactions and if yes, how?

Yes, you may opt-out from performing these transactions at any time via the aforesaid channels stated in No. 4. For the avoidance of doubt, you are required to opt in again if you wish to perform overseas and/or CNP transactions in future.

7. When will it be effective after I opted-in/out for overseas and/or CNP transactions?

It will be of immediate effect.

8. What is the risk associated with overseas and CNP transactions?

When an overseas and/or CNP transaction is performed with your Debit Card/-i, there is a risk of your account data being compromised leading to such information being used for unauthorized POS transactions and/or ATM cash withdrawals. In the case of overseas transactions, card/-i verification features for POS transactions vary between countries and some countries/ merchants may not have secure verification features. Fraudulent transactions may occur if your account data is compromised.