



**KFH DEBIT CARD-i - FREQUENTLY ASKED QUESTIONS (FAQs)**

Product-related Questions		
No	Questions	Answers
1.	What is KFH Debit Card-i card?	<p>The KFH Debit Card-i card is an international chip-based card bearing the VISA brand based on the Shariah concept of Wakalah and Ujrah, which allows cardmembers to conduct purchase transactions at all VISA-accepted merchant outlets worldwide and MyDebit-accepted merchants nationwide, using their own fund via account that linked to KFH Debit Card-i (i.e current account, savings account) rather than making purchases on credit.</p> <p>The card also acts as a Bankcard which cardmembers can use to withdraw cash at Automatic Teller Machines (ATMs). For a successful transaction to take place, cardmembers need to have sufficient funds in account that linked to KFH Debit Card-i. (i.e Designated Account) .</p>
2	What are the unique features and benefits of the new KFH Debit Card-i card	<ul style="list-style-type: none"> <li>• You can determine the daily spend limit of their young Supplementary Cardmembers (if applicable), to inculcate good spend habits</li> <li>• Enjoy 10% cashback on first retail spend for Principal Cardmember (capped at RM20) and first Supplementary Cardmember (capped at RM10)</li> <li>• Enjoy 0.5% cashback (capped at RM50 monthly) on all subsequent eligible retail spend (credited into the account that linked to your KFH Debit Card-i)</li> <li>• Convenience of cashless payments on goods or services at any merchant outlets that carry the VISA logo worldwide and MyDebit logo nationwide</li> <li>• Seamless cash withdrawal from ATMs displaying the MEPs and VISA Plus logo</li> <li>• Continue to enjoy prevailing profit rate on any profit bearing accounts</li> <li>• Continue to enjoy of exclusive shopping deals at any participating merchants with our loyalty program</li> <li>• Contactless feature that allows you to wave and tap for transactions below RM250*</li> <li>• Options are available on transaction limit increase / reduction or to turn off / on the contactless functionality/ overseas transaction / online transaction.</li> <li>• Secured Chip &amp; PIN technology embedded to protects your account details for better peace of mind</li> <li>• Receive instant FREE SMS transaction alert to help you monitor your account activity and safeguard yourself against unauthorised transactions.</li> <li>• Enjoy Online Shopping experience at participating merchants.</li> </ul>

3	What are the security features attached to the card?	<p>The new KFH Debit Card-i card is embedded with the new CHIP &amp; PIN technology, whereby you will be required to perform PIN-based (personal identification number) purchase transactions at merchant outlets nationwide.</p> <p>For added security and protection, ALL purchase transactions and cash withdrawals conducted with your KFH Debit Card-i card also comes with SMS (short-message-service) transaction alerts, sent to the mobile number registered with us during card issuance.</p> <p>One-Time Password (OTP) Authentication Code is sent via SMS to verify purchases made online at participating Verified By Visa merchants.</p>
4	Where can I use my card?	Your new KFH Debit Card-i card can be used at any VISA-accepted merchants nationwide and worldwide, 3D secured online merchants (merchants with “Verified by Visa” logo) as well as MyDebit-accepted merchants nationwide. You can also use your card to withdraw cash at ATMs displaying the MEPS and VISA Plus logos.
5	Who is eligible to apply for the KFH Debit Card-i card?	<p>For Principal card, individuals who have attained the age of 18 years and whom have or want to open a CASA (current account or savings account) with KFH Malaysia, are eligible to apply a KFH Debit Card-i card. Principal cardmembers may choose to have up to three (3) Supplementary cardmember under his/her account.</p> <p>For Supplementary card, individuals who have attained the age of 12 and above, are eligible to apply for a KFH Debit Card-i Supplementary card. Supplementary cards however will automatically be linked to their Primary/Principal Debit Card-i card account.</p>
6	Can I apply for a Supplementary KFH Debit Card-i card under my parent?	Yes, if you are above 12 years old. Your parents will need to open an account with us so that your KFH Debit Card-i Supplementary card will be linked to their Primary/Principal card account.
7	I have more than one (1) CASA with KFH Malaysia. Do I need to identify which account to be used for retail transactions?	Yes, you will need to select which account to be linked to your KFH Debit Card-i card, to enable you to perform Point of Sales (POS) transactions.
8	My joint savings account requires the condition for BOTH my spouse and I to sign. Can I therefore apply for the KFH Debit Card-i card?	Only joint accountholders that operate as EITHER one to sign can apply for the card.
9	What are the annual fees imposed to my card?	Annual Fee KFH Debit Card-i Principal is RM12.00 and Supplementary card is RM10.00 upon card anniversary on yearly basis.
10	How do I activate the new KFH Debit Card-i card for first usage?	Your KFH Debit Card-i Principal and/or Supplementary card has already been activated during card issuance for your convenience.

11	Can I set my own daily spending limit?	Yes. You may do so at any KFH Malaysia branch during card issuance.
12	Can I opt to increase my daily spending limit?	Yes. For an increase in your daily spending limit, please visit any KFH Malaysia branch. Please note that setting of spending limits can only be determined by Principal cardmembers as the Primary/Principal accountholder.
<b>Card Usage Questions</b>		
1	Can I use my card at non-Shariah compliant merchant outlets e.g. alcohol providers and gambling centers?	No. The Bank shall not allow card usage at non-Shariah outlets with the following merchant codes: <ul style="list-style-type: none"> <li>• MCC 5921 - Package beer, wine and liquor</li> <li>• MCC 5993 - Cigar stores and stands</li> <li>• MCC 7995 - Betting (lottery tickets, chips and gaming casino)</li> <li>• MCC 7297 - Massage Parlours</li> <li>• MCC 9754 - Gambling - Horse and dog racing, State Lotteries</li> </ul>
2	Can the KFH Debit Card-i card be used for online purchases / e-commerce such as Air Asia tickets and Lazada transaction?	Yes, it is available on 3D secure merchant sites that require a One-Time password (OTP) authentication to complete the transaction and you may contact our Contact Centre to opt-in to enable/continue online purchase at Non 3D Secured merchant sites.
3	I am travelling overseas. Do I need to inform the Bank to activate my card overseas?	Yes. Should you plan to use your KFH Debit Card-i card abroad, you are advised to inform us prior to your travelling date. Please contact us at 1300 888 534 from 8a.m until 8p.m daily.
4	What is overseas transaction?	An overseas transaction is a transaction performed outside Malaysia such as overseas ATM cash withdrawals and Point-of-Sale purchase ("POS") transactions.
5	How do I opt-in or opt-out for Overseas transactions / Online transactions?	You can do so by: <ol style="list-style-type: none"> <li>a) Calling KFH Contact Centre at 1300 888 534 or</li> <li>b) Visit your nearest KFH Branch</li> </ol> Please remember to mention the destination and travelling period.
6	What are the risk associated to Overseas transactions?	When Overseas transactions are performed with your debit card, there is a risk of your account data being compromised, leading to such information being used for unauthorized purchases and/or cash withdrawals.
7	Do I need to key-in my KFH ATM PIN at the merchant terminals when making purchases?	Yes, effective 1 January 2017, as mandated by Bank Negara Malaysia, all card transaction will be PIN-based, which essentially means signatures will no longer be accepted when you make payments for your purchases via your card.  However, 1 July 2017 onwards, all POS terminals in Malaysia will only accept PIN verification.
8	How should I best protect my PIN?	You are advised to exercise some necessary precautions such as: <ul style="list-style-type: none"> <li>• Ensure that you personally enter your PIN yourself at the merchant terminal, without revealing the same to the merchant or anyone else.</li> <li>• Covering the PIN pad with your other hand when you enter your PIN</li> </ul>

		<ul style="list-style-type: none"> <li>• Ensuring that nobody is overlooking the merchant terminal while you enter your PIN</li> <li>• Check your surroundings for CCTV cameras aimed directly towards the PIN pad, while you key-in your PIN</li> <li>• Should you receive an SMS transaction alert for an unauthorized transaction, please contact our Contact Centre immediately.</li> </ul>
9	What happens if I enter an incorrect PIN while making purchases?	Should you enter an incorrect PIN after three (3) attempts, your purchase transaction will be rejected and your card shall be automatically blocked for security reasons. Please visit the nearest KFH Malaysia branch for a new card issuance and new PIN
10	Can I use the same PIN for all my cards?	We recommend that you adopt different PINs for other cards to reduce the risk of their misuse.
11	Does this mean that my current card is not secure?	This is because the Chip & PIN technology embedded in your current KFH Debit Card-i card is simply a newer, more advance technology that will make an already safe payment system even more secure.
12	What should I do if my card has been lost or stolen?	If you suspect that your card has been compromised, please immediately notify our Contact Centre for a temporary block. At your request, a replacement card will be issued and fee charged to account that linked to your KFH Debit Card-i.
13	Why is my card being declined sometimes?	<p>Among the common reasons include:</p> <ul style="list-style-type: none"> <li>• Insufficient balance in your CASA that linked to your KFH Debit Card-i</li> <li>• Transaction amount exceeds the daily set retail spend limit</li> <li>• Incorrect PIN entered in the pin pad at the merchant terminal</li> <li>• Attempt at transacting at a non-Shariah compliant merchant such alcohol and gambling</li> <li>• Attempt at performing non secured online purchases or Contactless transactions</li> <li>• Attempt at performing an overseas transaction, without notifying the Bank prior to your departure</li> </ul>
14	Under what circumstances will holding of funds from retail transactions be done on my CASA?	<p>Temporary holding of funds or pre-authorization is typically practiced by outdoor petrol pumps.</p> <p>At outdoor petrol pumps, pre-authorization is fixed at RM200 regardless of the amount of petrol chosen for your vehicle. The reversal will be done during settlement with the acquiring bank, which is T+3 days as per BNM standards.</p>
15	What happens if the Designated Account balance of my Primary account is insufficient for the purchase transaction? Will the amount be deducted from the second account?	No. KFH Debit Card-i card linkage is only on the Primary account. However, if there is a sweeping facility attached, then the purchase transaction will be deducted from the second account.

16	From which account the Annual Fee will be charged and how much do I need to retain the balance in my account?	The Bank will debiting the account that linked to your KFH Debit Card-i with available balance. In this event, you are require to retain a minimum balance of RM22 in this account.
17	Where can I view my transactions?	For your convenience, your detailed card transactions can be viewed via KFH online banking at <a href="http://www.kfh.com.my">www.kfh.com.my</a> .
18	Do I need to replace my card during card renewal?	Yes. You will need to replace your card after five (5) years. Please note that there is no renewal fee being imposed.
19	What should I do if my card has been lost or stolen?	Please immediately notify our Contact Centre for a temporary block. At your request, a replacement card will be issued and fee charged to your account that linked to your KFH Debit Card-i.
20	What is contactless card?	A contactless card is an easy and fast way to pay for everyday purchases. It is a secure chip technology designed to help you spend less time paying with cash, while reducing the long queue at cashier counters.  Just wave or tap your KFH Debit Card-i card over the card reader for transaction below RM250* without your PIN number.
21	Is there a limit on the value of goods I can purchase with my contactless card?	You may wave or tap at contactless card reader subject to the following conditions: <ul style="list-style-type: none"> <li>• Transaction below RM250* - PIN number is NOT required</li> <li>• Transaction above RM250 - PIN number is required.</li> </ul>
22	How do I use my Contactless Card?	<ol style="list-style-type: none"> <li>a. Look out for card reader displaying the universal contactless symbol</li> <li>b. Inform the cashier you would like to pay with your contactless card.</li> <li>c. Once the cashier enters the purchase amount into the terminal, hold your card over the Reader (within 4cm) where the contactless icon is displayed</li> <li>d. The green light appears when the transaction is completed</li> <li>e. No signature or PIN is required for transaction up to RM250* AND OFF you GO!.</li> </ol>
23	Is there an option to revise my contactless transaction functions?	Yes. The following options are available for the contactless transaction function in your KFH Debit Card-i: <ol style="list-style-type: none"> <li>a. Reduce / increase your contactless transaction limit.</li> <li>b. Turn off the contactless functionality of your KFH Debit Card-i.</li> </ol> <p>Please visit our nearest KFH Malaysia branch should you like to change your contactless limit functions as per the above available options.</p>

\* Subject to any other limit that may be permitted from time to time

The information provided is valid as at 18 March 2020.