

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up the Boost Bank Debit Card. Be sure to also read the general terms and conditions.)

BOOST BANK BERHAD (formerly known as Boost Berhad)

BOOST BANK DEBIT CARD

DATE: 28 AUG 2024

**1. What is this product about?**

Boost Bank Debit Card, a payment instrument which allows you to pay for goods and services from your deposit account at participating retail and service outlets and it also allows cash withdrawal via Automatic Teller Machines (ATM).

You are required to maintain a deposit account with us, to be linked to your Debit Card. If you close your deposit account maintained with us, your Debit Card will be automatically cancelled.

**2. What are the fees and charges I have to pay?**

Description	Fees
Annual fee	RM 8; Waived for first year
ATM withdrawal fee	Local MEPS network: RM 1.00 Overseas Mastercard network: RM 12.00
Card replacement fee	Card replacement due to faulty chip, renewal: Free Card replacement due to lost/stolen/damaged card: RM 12
Foreign currency conversion fee	1.25% of the total amount transacted plus any other fee that may be charged by Mastercard

Note: The fees and charges listed above are inclusive of any taxes, where applicable.

**3. What are the key terms and conditions?**

- i. Pre-authorization
  - For pre-authorized transactions e.g. petrol purchase at the outdoor self-service pump, the amount authorised will be deducted from the relevant account and adjusted subsequently upon settlement of the actual amount used. The pre-authorized amount for petrol purchases at the outdoor self-service pump is Ringgit Malaysia Two Hundred (RM200) per transaction and the pre-authorization holding period is up to three (3) calendar days from the day of transaction.
  - To avoid the pre-authorization holding amount for petrol transactions, you can proceed to the cashier and advise the cashier on the exact fill-up amount.
- ii. Overseas (including ATM transactions and purchases outside of Malaysia) and Card-Not-Present transactions (including e-Commerce, mail order and telephone order transactions)
  - These transactions are disabled by default, unless cardholder opted in via Boost Bank Mobile Banking
- iii. Contactless transactions
  - Cardholder has the option to disable the contactless function and/or reduce the contactless transaction limit for your Debit Card via Boost Bank Mobile Banking

**4. What if I fail to fulfil my obligations?**

Cardholder must always exercise reasonable care in safeguarding your Debit Card and PIN number from loss and theft.

Cardholder will be held liable for PIN-based unauthorized transactions if you have:

- i. acted fraudulently; and/or

- ii. delayed in notifying the Bank upon you discovered that your Debit Card is lost or has been used without your authorisation; and/or
- iii. voluntarily disclosed your PIN to any other person; and/or
- iv. compromised the confidentiality of your PIN, for example, by writing it on your Debit Card or anything that is kept in close proximity with your Debit Card

You will be liable for any unauthorised transactions which require signature verification or with contactless card, if you have:

- i. acted fraudulently; and/or
- ii. delayed in notifying the Bank upon you discovered that your Debit Card is lost or has been used without your authorisation; and/or
- iii. left your card unattended, whether by itself or kept in a wallet, handbag, etc. in places that is visible or accessible to others; and/or
- iv. voluntarily allowed another person to use your Debit Card

If you fail to abide by the terms and conditions of the Debit Card, we have the right to terminate your card.

#### **5. What are the major risks?**

In the event that your card is stolen or lost, you are required to notify the Bank immediately to deactivate your Debit Card. This can be done via Boost Bank Mobile Banking or calling our Boost Bank General Hotline at 03-86583000 (Monday – Friday, 9.00 am to 9.00 pm).

When a Card-Not-Present (CNP) transaction or overseas transaction is performed, there is a risk of the cardholder's data being compromised or the card information being used for unauthorised purchases and/or cash withdrawals. As the card acceptance procedures at Point-of-Sales (POS) terminal may vary from country to country, the risk of your card's data being compromised is relatively higher in certain countries, which will result in unauthorised/fraudulent transactions.

In the event of any unauthorised transactions, please call our Boost Bank Fraud Hotline at 03-86583033 (24/7) and our customer service personnel will advise you on the next course of action.

#### **6. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner. Please update your contact details via Boost Bank Mobile Banking or calling our Boost Bank General Hotline at 03-86583000 (Monday – Friday, 9.00 am to 9.00 pm).

#### **7. Where can I get further information?**

For further information on the product or to provide feedback/ compliant, you may contact us at:

**Boost Bank Berhad**

Level 26, Axiata Tower 9, Jalan Stesen Sentral 5,  
Kuala Lumpur Sentral, 50470, Kuala Lumpur

Telephone:

03-86583000 (General Hotline, Monday – Friday, 9.00 am to 9.00 pm)

03-86583033 (Fraud Hotline, 24/7)

Email: [support@myboostbank.co](mailto:support@myboostbank.co)

Website: <https://myboostbank.co/>

#### **8. If you wish to compliant on the products or services provided by us, you may also contact**

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia TELELINK at:

**Bank Negara Malaysia**

P.O. Box 10922

50929 Kuala Lumpur

Telephone: 1-300-88-5465

Fax: 03-21741515

Web Form: [telelink.bnm.gov.my](http://telelink.bnm.gov.my)

If you need alternative dispute resolution channel to resolve financial disputes, you may contact Ombudsman for Financial Services (OFS) at:

**Ombudsman for Financial Services (OFS)**

Level 14, Menara Takaful Malaysia

No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur

Telephone: 03-22722811

Fax: 03-22721577

Email: [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)

**9. Other Debit Card package available**

NA

This information provided in this disclosure sheet is valid as at 28/08/2024