



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 Ujrah and Wakalah, which allows cardmembers to conduct purchase transactions at all VISA-accepted merchant outlets worldwide and MyDebit-accepted merchants nationwide, using their own fund via CASA (current account, savings account) rather than making purchases on credit. 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 their CASA.</p> <p>The KFH Debit Card-i card is also the first of its kind to offer Supplementary Debit Card-i cards.</p>
2	What are the unique features and benefits of the new KFH Debit Card-i card	<ul style="list-style-type: none"> • First of its kind to offer Supplementary cards (Principal Cardmembers get to determine the daily spend limit of their young Supplementary cardmembers, to inculcate good spend habits) • Free for life annual membership fees for both Principal and Supplementary cards • Enjoy 10% cashback on first retail spend for Principal cardmember (capped at RM20) and first Supplementary cardmember (capped at RM10) • Continue to enjoy 0.5% cashback on all retail spend (credited into the designated account) • Convenience of cashless payments on goods and services at merchant outlets that carry the VISA logo worldwide and MyDebit logo nationwide • Seamless cash withdrawals from ATMs displaying the MEPs and VISA Plus logo • Continue to enjoy the prevailing profit rate on any profit bearing accounts • Continue to enjoy exclusive shopping deals at any participating merchants with our loyalty program • Contactless features is allow you to wave and tap for transaction below RM250*.
3	What are the security features attached to the card?	<p>The new KFH Debit Card-i card is embedded with the new CHIP & PIN technology, whereby cardmembers will be required* to perform PIN-based (personal identification number) purchase transactions at merchant outlets nationwide.</p>

		<p>For added security and cardmember 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>*Note: Transactions performed at terminals not yet supporting PIN will still use signature verification. However, from 1 July 2017 onwards, all POS terminals in Malaysia will only accept PIN verification.</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, 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 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 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 my card?	Annual membership is free-for-life for both KFH Debit Card-i Principal and Supplementary cards
10	How do I convert the current KFH Debit Card-i card to the new Chip & PIN card?	Please bring your current KFH Debit Card-i card to the nearest KFH Malaysia branch to upgrade to the new Chip & PIN card for free.
11	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.
12	Can I set my own daily spending limit?	Yes. You may do so at any KFH Malaysia branch during card issuance.

13	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.
Card Usage Questions		
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"> • MCC 5813 - Bars, cocktails lounges, discotheques, nightclubs and taverns • MCC 5921 - Package beer, wine and liquor • MCC 5993 - Cigar stores and stands • MCC 7995 - Gambling transactions
2	Can the KFH Debit Card-i card be used for online purchases such as Air Asia tickets and Zalora?	At this juncture, usage of the KFH Debit Card-i card is for face to face/Point-of-sales (POS) retail transactions and cash withdrawals. Online transactions or E-Commerce will soon be made available to enhance your shopping experience.
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 (KFH) from 7a.m until 10p.m daily.
4	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.
5	How should I best protect my PIN?	You are advised to exercise some necessary precautions such as: <ul style="list-style-type: none"> • Ensure that you personally enter your PIN yourself at the merchant terminal, without revealing the same to the merchant or anyone else. • Covering the PIN pad with your other hand when you enter your PIN • Ensuring that nobody is overlooking the merchant terminal while you enter your PIN • Check your surroundings for CCTV cameras aimed directly towards the PIN pad, while you key-in your PIN • Should you receive an SMS transaction alert for an unauthorized transaction, please contact our Contact Centre immediately.
6	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 automatically be rejected. Please visit the nearest KFH Malaysia branch for a PIN change request.
7	What happens if the merchant have not upgraded to a Chip & PIN terminal?	The terminal machine will process your new Chip & PIN card without prompting for PIN, and your signature is required to complete your transaction.

		However effective 1 July 2017, all POS terminals in Malaysia will only accept PIN verification.
8	Will cardmembers automatically receive a new Chip & PIN card?	Please continue to use your current KFH Debit Card-i card. The Bank will communicate its re-carding exercise to existing cardmembers in due course as per mandatory requirements.
9	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.
10	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.
11	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 your designated CASA.
12	Why is my card being declined sometimes?	<p>Among the common reasons include:</p> <ul style="list-style-type: none"> • Insufficient balance in your CASA linked to your debit card account • Transaction amount exceeds the daily set retail spend limit • Incorrect PIN entered in the pin pad at the merchant terminal • Attempt at transacting at a non-Shariah compliant merchant such alcohol and gambling • Attempt at performing online purchases or Contactless transactions (please refer to question 2) • Attempt at performing an overseas transaction, without notifying the Bank prior to your departure (please refer to question 3).
13	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 hotel industry and at island/outdoor petrol pumps.</p> <p>At hotels, depending on your length of stay, a pre-authorization amount will apply on your card, which will later be reversed when the actual amount is charged to your card during checkout.</p> <p>At island/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>
14	What happens if the deposit 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.

15	Where can I view my transactions?	For your convenience, your detailed card transactions can be viewed via KFH online banking at www.kfh.com.my .
16	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.
17	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 designated CASA.
18	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.
19	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"> • Transaction below RM250* - PIN number is NOT required • Transaction above RM250 - PIN number is required.
20	How do I use my Contactless Card?	<ol style="list-style-type: none"> Look out for card reader displaying the universal contactless symbol Inform the cashier you would like to pay with your contactless card Once the cashier enters the purchase amount into the terminal, hold your card over the Reader (within 4cm) where the contactless icon is displayed The green light appears when the transaction is completed No signature or PIN is required for transaction up to RM250* AND OFF you GO!.
21	Is there an option to revise my contactless transaction functions?	<p>Yes. The following options are available for the contactless transaction function in your KFH Debit Card-i:</p> <ol style="list-style-type: none"> Reduce your contactless transaction limit. Turn off the contactless functionality of your KFH Debit Card-i. <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*