

## UNDERSTAND YOUR LIABILITIES AND RESPONSIBILITIES AS THE CARDMEMBER

It is important for you to understand your liabilities for unauthorised transactions and responsibilities of being AFFINBANK/AFFIN ISLAMIC BANK (“the Bank”) Cardmember to help reduce risks of unauthorised transactions due to loss, stolen and card fraud.

### Your Liabilities for Unauthorised Transactions

- a. You will be liable for PIN-based unauthorized transactions if it has been proven that you have:
  - acted fraudulently;
  - delayed in notifying the Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the card;
  - voluntarily disclosed the PIN to another person; or
  - recorded the PIN on the card or on anything kept in close proximity with the card.
- b. You will be liable for unauthorized transactions which require signature verification or with a contactless card, if it has been proven that you have:
  - acted fraudulently;
  - delayed in notifying the Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the card;
  - left the card or an item containing the card unattended in places visible and accessible to others; or
  - voluntarily allowed another person to use the card.
- c. You will be liable for e-banking transactions, if it has been proven that you have:
  - acted fraudulently;
  - deliberately disclosing the access identity (ID) and passcode to any other person, via unsolicited emails or on any website other than the official website of the Bank;
  - not taken reasonable steps to keep security device secure at all times; or
  - failed to carry out the obligation to report a breach of the security of a pass code or the loss of a security device to the Bank as soon as reasonably practicable, upon discovering the breach or loss respectively.
- d. You will be liable for card-not-present transactions, if it has been proven that you have:
  - acted fraudulently; or
  - failed to carry out the obligation to report any unauthorised transaction to the Bank as soon as reasonably practicable, after discovering the unauthorised transaction.

### Your Responsibilities

You are responsible to:

- a. abide by the terms and conditions for the use of the card;
- b. take reasonable steps to keep the card and PIN secure at all times, including at your place of residence. These include not:
  - i. disclosing your card details or PIN to any other person;
  - ii. writing down the PIN on the card, or on anything kept in close proximity with the card;
  - iii. using a PIN selected from your birth date, identity card, passport, driving licence or contact numbers;
  - iv. allowing any other person to use your card and PIN; and
  - v. not to act fraudulently
- c. notify the Bank as soon as reasonably practicable after discovering your card is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised;

- d. notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorised;
- e. notify the Bank immediately of any change in your contact number;
- f. use the card responsibly, including not using the card for unlawful activity; and
- g. check the account statement and report any discrepancy without undue delay.

**You must notify the Bank immediately after having found that your card is lost or stolen, your PIN and/or card details have been compromised or unauthorised transactions made with the use of your card by calling our Contact Centre at 03-8230 2222 or 03-8230 2323 (for World Mastercard).**