

**Bank Muamalat Debit Card-i
Transaction Alert for Short Message Service ("SMS")**

Frequently Asked Questions

1. Why am I receiving the SMS transaction alerts?

The SMS transaction alert is to safeguard Cardholders' interest and to prevent from becoming victims of fraudulent transactions. All Issuers/Financial Institutions are required by Bank Negara Malaysia's (BNM) regulations to send SMS transaction alerts to Cardholders.

2. When will I receive the SMS transaction alerts?

The Bank will be sending SMS transaction alerts to all Cardholders by default for the following transactions made on the Debit Card-i:

- a) First time usage for Debit Purchase;
- b) All Card-Present ("CP") purchases above RM500; and
- c) All Card - Not- Present ("CNP") transaction.

3. What am I to do if I receive an alert for a transaction that I did not perform or recognize?

Kindly call the number at the back of your Card to report.

4. Can I request to receive alerts via email instead of SMS?

No, as for now the alert is via SMS only.

5. Will I be charged for the SMS transaction alerts?

No, you will not be charged. However, you may incur roaming charges if you receive the SMS transaction alerts overseas.

6. Can I use my foreign registered Mobile Number for the SMS alert?

No, you can't. It has to be a Malaysian registered Mobile Number.

7. Will I be receiving transaction alerts on a replacement or renewal Debit Card-i?

Yes, provided that there are no changes to your mobile number.

8. What are the details that will be shown in the SMS alert?

The details shown are amount, location of transaction, date of transaction, time of transaction.

9. Why is the amount stated in the transaction alert different from the one that I have performed for certain types of transaction e.g. petrol, parking, hotel, hospital charges etc.?

It is because there is a pre-authorization amount for these types of transaction which is determined by the Merchant. Any unutilized fund will be released i.e. the actual amount that you have performed will be debited from your account and indicated in your statement.