

## **FREQUENTLY ASKED QUESTIONS - MYDEBIT CASH OUT**

### **1. What is MyDebit \*Cash Out?**

MyDebit Cash Out is a debit card feature that allows you to withdraw cash from your bank accounts after making payments with your BMMB MyDebit Card at any MyDebit selected merchants/retailers that display the MyDebit Cash Out logo.


Enjoy a more convenient way to access cash without needing to visit an ATM.

\*Cash Out = Withdrawal of cash at MyDebit selected merchants/retailers.

### **2. Where and how can I perform MyDebit Cash Out?**

You can withdraw cash domestically at the participating merchant's point-of-sale (POS) terminals that display the MyDebit Cash Out logo.

Here's how it works:

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| 1) Look for the MyDebit Cash Out logo in participating merchants/retailers.                                 |
|                            |
| 2) Make a retail purchase with your BMMB Debit Card.  |
| 3) Request MyDebit Cash Out (maximum of RM500 per transaction).   |
| 4) Merchants/retailers will use POS terminal to process the MyDebit Cash Out transaction.                   |
| 5) Insert your BMMB Mydebit Card and enter your Personal Identification Number (PIN) at POS terminal.       |
| 6) Merchants/retailers proceed with the MyDebit Cash Out transaction.                                       |
| 7) Upon a successful MyDebit Cash Out transaction, you will receive the cash along with a bank slip/receipt |

### **3. Can I perform MyDebit Cash Out transaction without purchase retail transaction?**

NO, MyDebit Cash Out can only be performed with a retail purchase transaction. There is NO minimum retail purchase amount required.

### **4. Who are the participating MyDebit merchants/retailers offering MyDebit Cash Out facility?**

MyDebit merchants/retailers whose point-of-sale terminals display MyDebit Cash Out logo offer this facility.

### **5. Do I need to pay any fee/charge when I use my BMMB MyDebit Card for MyDebit Cash Out?**

Effective 01 July 2022, a MyDebit Cash Out fee of RM0.50 per transaction will be charged for each MyDebit Cash Out transaction. This fee is payable by the Cardholders.

### **6. Does MyDebit Cash Out fee apply when I use my BMMB Debit Card for retail purchases?**

NO fees apply for in-store retail or online purchases using BMMB Debit Card, regardless of whether it is done at MyDebit participating merchants/retailers.

### **7. Does MyDebit Cash Out fee apply to withdrawals at ATM?**

NO. The MyDebit Cash Out fee does not apply to ATM withdrawals. It is separate from the ATM cash withdrawal fee.

### **8. Can I perform MyDebit Cash Out transaction when I travel overseas?**

NO, MyDebit Cash Out can only be performed in Malaysia at MyDebit selected merchants/retailers that display the MyDebit Cash Out logo.

### **9. Is MyDebit Cash Out transaction applicable with contact or contactless purchase transaction?**

MyDebit Cash Out is only applicable for purchase transactions that require card insertion and PIN entry. Contactless transactions are not supported.

**10. Is PIN entry required for MyDebit Cash Out transaction?**

YES, PIN entry is required for all MyDebit Cash Out transactions.

**11. What is the maximum MyDebit Cash Out limit?**

The maximum MyDebit Cash Out limit is RM500 per transaction.

**12. What is the daily MyDebit Cash Out limit?**

The daily MyDebit Cash Out limit is RM500.

**13. Why is it that sometimes my retail/MyDebit Cash Out transaction gets declined?**

Some common reasons are:

- Insufficient balance in your savings/current account or a pre-authorization held on your account
- Transaction amount exceeds the set daily purchase limit.

The information provided in this FAQ is valid effective 10 March  
2025.