

GENERAL TERMS AND CONDITIONS OF MAYBANK ATM/DEBIT CARD

- In these Maybank ATM/Debit Card General Terms and Conditions ("Terms and Conditions"), the Terms below shall have the meaning as follows:
 - "Bank" means PT Bank Maybank Indonesia Tbk.
 - "Card" means the Maybank Automated Teller Machine ("ATM")/Debit Card.
 - "Cardholder" means the Customer in whose name the Card is issued.
 - "Machine" means an ATM or Electronic Data Capture ("EDC") device owned by the Bank or the ATM/EDC Bersama network of which the Bank is a member.
- The Card remains the property of the Bank at all times and it must be returned to the Bank unconditionally and immediately upon the Bank's request.
- The Card may not be used by any other person than the Cardholder. The Cardholder will be liable to the Bank for all losses arising from the use of the Card by any person. The Cardholder hereby indemnifies the Bank from any claim incurred by usage of the Card by other party.
- The Card may not be used for any other purpose other than transactions designated for the Bank. The Card can not be used as a Credit Card.
- The Cardholder will at all times safeguard the Card and the Personal Identification Number (PIN), which is the confidential number of the Cardholder for all transactions using the card. The Cardholder is fully responsible for any transaction whatsoever when using the Card and the Personal Identification Number (PIN).
- If the Card is lost, the Cardholder shall report verbally to Maybank Customer Care or visit the nearest Bank branch directly, to request the Card to be blocked. After receiving a report regarding the loss, Bank shall temporarily block the Card. Bank shall not be responsible for any transactions made before the temporary blocking of the Card. Within 2 (two) business days after the temporary blocking, the Cardholder shall submit to the Bank a written report and a police report regarding the loss of the Card. After the Bank receives these reports, Bank shall permanently block it. In addition to reports to Maybank Customer Care, Bank shall only receive reports during Bank working hours.
- The Cardholder must notify the Bank in writing 7 (seven) days before of his/her intention to terminate the use of the Card and shall return the Card to the Bank. Said termination shall be effective upon receipt of the Card by the Bank.
- The Cardholder is fully responsible for all transactions processed and/or conducted by use of the Card and shall accept the Bank's book and record as Prima Facie evidence concerning all transactions carried out by the use of the card.
- The Cardholder hereby irrevocably authorizes the Bank to debit the cardholder's account for the amount withdrawn by the Cardholder using the Machine either in the form of cash or payment transactions with the merchant and all other financial obligation of the Cardholder.
- All transactions made through the Machine by Cardholders outside Indonesia shall be subject to the laws and regulations of that country. All transactions made through the machine in foreign currency, whether cash withdrawals or payment transactions at merchants, will debit the account in accordance with applicable provisions. For more information please visit at www.maybank.co.id/informasikartudebit
- The Bank shall not be liable for any losses in whatsoever arising from the purchase of goods or services by the use of the Card. The Cardholder shall hold the Bank harmless against any claim arising out of the dispute between the Cardholder and the seller of the goods or services.
- Any sums deposited by means of the machine shall be credited by the Bank to the Cardholder's account after sums have been effectively received by the Bank upon computation, investigation and verification by the Bank.
- All Losses caused by error in the inter-account transfer of funds by the Cardholder using the machine shall be the Cardholder's full and sole responsibility.
- Without prior notice to the Cardholder the Bank is entitled any time at the Bank's sole discretion to terminate, add, reduce, or amend the limit of withdrawals, manner of use, operating time of the machine, and any other matter regarding the use of the Card.
- The Bank shall not be responsible for any losses arising from breakdown/malfunction of the machine caused by incidents beyond the Bank's control or by giving the machine wrong or with criminal intent instructions.
- The Bank is entitled at any time to block the Cardholder's account, or cancel, revoke or renew the Card without assigning any reason.



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17. Without prejudice to the provision in section 16 above, the Bank may terminate the use of the Card if the Cardholder fails to observe this Terms and Conditions.
18. The use of the Card is subject to the other applicable Bank's Terms and Conditions with respect to the opening of accounts with the Bank's.
19. The use of the Card shall be subject to the prevailing to this Terms and Conditions including any of it's amendment, supplemental or renewal from time to time.
20. All powers of attorney conferred the Cardholder on the Bank under this Terms and Conditions are irrevocable and shall not be terminated for any reason or whatsoever. For the purpose of this Terms and Conditions the Cardholder hereby waive the application of article 1813, 1814, and 1816 of the Indonesian civil code.
21. This Terms and Conditions shall constitute an integral part of the Savings Account Terms and Conditions which can be seen on the Bank's website www.maybank.co.id
22. This Term and Condition constitute an agreement between the Bank and the Cardholder and shall be governed by the laws of Republic Indonesia. This Cardholder hereby select the register's office of the district court of Central Jakarta as his/her permanent domicile with respect to any dispute arising out of the use of the Card.
23. This Terms and Conditions has been drawn in both Indonesia and English and both text are valid. In the event any dispute arising an alleged difference in interpretation between the Indonesia text and English text, the Indonesian text shall be considered of the official text therefore shall prevail.



 **1500611 atau +6221 78869811 (dari luar negeri)**  **customer care@maybank.co.id**