



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

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

MyDebit Cash Out is a feature of debit card, which allows you to withdraw cash from your bank accounts at any MyDebit selected merchants/retailers that display the MyDebit Cash Out logo after making payments for your purchases with BSN Visa Debit Card.

MyDebit Cash Out offers customers an easier way to withdraw cash, without going to 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:

- a. Look for the MyDebit Cash Out logo in participating merchants/retailers.



- b. Make a retail purchase with your BSN Visa Debit Card.
- c. Request for MyDebit Cash Out (maximum of RM500 per transaction).
- d. Merchants/retailers will use POS terminal to process the MyDebit Cash Out transaction.
- e. Insert your BSN Visa Debit Card and enter your Personal Identification Number (PIN) at POS terminal.
- f. Merchants/retailers proceeds with the MyDebit Cash Out transaction process.
- g. You will receive the cash and bank slip/receipt upon a successful MyDebit Cash Out transaction from the cashier.

### **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 BSN Visa Debit Card for MyDebit Cash Out?**

Effective 1 July 2022, MyDebit Cash Out fee of RM0.50 per transaction will be imposed at for each MyDebit Cash Out transaction. MyDebit Cash Out fee will be payable by the Cardholders.

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

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

**7. Does MyDebit Cash Out fee apply to withdrawals at BSN Ejen Bank Berdaftar (EBB)?**

NO. MyDebit Cash Out fee only apply to withdrawals at MyDebit selected merchants/retailers that display the MyDebit Cash Out logo. There is no fee apply for withdrawals at BSN Ejen Bank Berdaftar (EBB).

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

NO. MyDebit Cash Out fee is different from withdrawing cash from ATM.

The withdrawal fees as per below table:

Cash Withdrawal Via	Fees/Charges
<b>Domestic</b>	
▪ BSN ATM	Free
▪ Other Local Bank's ATM via MEPS	RM1/withdrawal
▪ Other Foreign Bank's ATM via MEPS	RM1/withdrawal
▪ MyDebit Cash Out	RM0.50/withdrawal (maximum RM500 per transaction)
<b>International</b>	
▪ ATM Network via VISA PLUS	RM12/withdrawal

**9. 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.

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

MyDebit Cash Out transaction is applicable with contact purchase transactions only and PIN entry is required.

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

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

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

The maximum MyDebit Cash Out limit is RM500 per transaction.

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

The daily MyDebit Cash Out limit is RM500.

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

Among the common reasons are:

- Insufficient balance in your savings/current account or due to withholding of pre-authorisation amount.
- Transaction amount exceeds the set daily purchase limit.