

DEBIT CARDS FAQs

A. ABOUT PBCOM DEBIT CARD

1. What is a PBCOM Debit Card?

A PBCOM Debit Card is a card linked to your PBCOM savings/ current account that you may use for ATM transactions, point of sale and online purchases both locally and abroad.

2. Where can I use my PBCOM Debit Card?

Your PBCOM Debit Card has more uses than your regular ATM Card. You can use your Debit Card to pay for purchases - in stores, online stores where you'll see the MasterCard or BancNet logos. You can now also withdraw cash while abroad from ATMs with the MasterCard logo.

3. How do I get a PBCOM Debit Card?

After account opening or for existing accountholders with no issued PBCOM Debit Card, you may be able to get your PBCOM debit card instantly upon request or after a few days. There are two available options:

- a. Personalized Card – A debit card that bears your name. However, it can only be claimed after 3 to 5 banking days for Metro Manila branches or 5 to 7 banking days for provincial branches.
- b. Non-Personalized Card – Can be claimed instantly, but it does not bear your name. The name printed on the face of the card is "PBCOM Debit".

4. What is the difference between a personalized debit card and a non-personalized debit card?

Both personalized and non-personalized cards have the same features and benefits. The only difference is the name printed on the card and the availability of the card upon request or account opening.

Please note, however, that there might be certain merchants that may decline your non-personalized debit card for payment, as they might need a card that proves your identity and ownership.

5. Can I immediately use my PBCOM Debit Card once I receive it?

Not yet. Please wait for 24 hours after you have received your PBCOM Debit Card before you can use it.

However, once you have your PBCOM Debit Card, please immediately do the following:

- SIGN on the signature panel located at the back of the card.
- CHANGE the PIN at the nearest PBCOM ATM. The default PIN is indicated inside a sealed PIN mailer which you should receive as well.

6. Will my PBCOM Debit Card expire?

Yes, your Debit Card is valid for 10 years from the date of issuance.

7. How can I pay for purchases in department stores/ groceries/ pharmacies/restaurants?

Simply present your PBCOM Debit Card to the Cashier, who will insert your card into the POS terminal. For MasterCard merchants, you will then be asked to enter your PIN or sign on the transaction receipt.

For Bancnet merchants, you will need to enter your PIN to authorize your transaction.

8. Can I use my PBCOM Debit Card to make online purchases?

Yes, the PBCOM Debit Card may be used to pay for purchases online. Just look for the MasterCard or Bancnet logo on the merchant website. You will be asked to input the 3-digit Card Verification Code indicated at the back of your card to authorize the purchase.

Please note that for some merchants like the Apple App Store and the Google Play Store, during the first time you use your Debit Card online, the merchant will place a small authorization hold to verify your card and account information. The amount in the hold is minimal and will usually be returned to your account automatically after 15 days.

9. How secure is my PBCOM Debit Card?

Your PBCOM Debit Card was made more secure because of its EMV Chip technology that ensures that every transaction is secure. EMV (stands for Europay, MasterCard and Visa) is the global standard for credit, debit, and prepaid card payments using the chip card technology. The data on the chip is encrypted, making it extremely difficult for fraudsters to steal your card information

10. Are there transaction limits on the use of my PBCOM Debit Card?

Yes, for your protection against unauthorized transactions, we have set daily transaction limits on certain transaction types. Please refer to the table below. Note that once you have reached your daily limit for a transaction type, succeeding transactions for that day will be declined.

Transaction Type	Daily Limit
ATM Withdrawals	Php 10,000 per ATM withdrawal transaction Php 50,000 total ATM withdrawal per day (or equivalent in foreign currency)
POS Purchases	Php 50,000 (or equivalent in foreign currency)
eCommerce Purchases	Php 1,000 (or equivalent in foreign currency)

11. Will I be charged for using my PBCOM Debit Card?

Certain transactions such as withdrawals at non-PBCOM ATMs and transactions made outside the country are subject to fees. You may refer to the table of transaction fees below:

ATM FEES	Inquiry	Withdrawal
PBCOM ATMs	Free	Free
Megalink ATMs	Php 1.00	Php 10.00

MasterCard ATMs abroad	US\$ 1.00	US\$ 3.50
OTHER FEES		
Card Replacement	Php 150.00	
Request for new PIN	Php 100.00 per issuance	
Sales Slip Retrieval Fee	Php 400.00	
Dispute Handling Fee	Php 1,000.00	
International Transaction Fee	3% of the total transaction amount	

B. Using your EMV Debit Card abroad

1. Can I use my PBCOM Debit Card outside the Philippines?

Yes, you can use your PBCOM Debit Card abroad at any merchant or any ATMs worldwide where you see the MasterCard logo. If you use the EMV Debit Card for purchases, ATM inquiry or ATM cash withdrawal abroad, the local currency of the country where the card is used shall be converted into the Peso equivalent and will be debited from your primary account. Any transaction fees will also be converted and debited from your account.

Please note of transaction fees that will be charged for ATM balance inquiry and withdrawals. POS purchases will also be charged 3% foreign transaction fee.

2. What should I note of when using my PBCOM Debit Card abroad?

When using your Debit Card abroad, please note that some merchants will require putting a hold on your card balance to ensure that there are sufficient funds available to cover the charges.

- **Restaurants abroad**

When you use your card at some restaurants abroad, there may be an additional 10% hold on your card to accommodate for the tip that would be added after the initial card swipe.

- **Hotel, Car Rental Agencies, Cruise Lines**

Hotels, car rental agencies or cruise lines will hold funds until the end of your trip. The hold is usually an estimated bill for the number of days you have booked. While the funds are being held, you will be unable to use those funds for other purchases until the hold has been removed and the final amount is deducted from the card. These holds are normal practice, and it can take some time for them to be cleared. We recommend that you do NOT use your card for these types of bookings in order to ensure that you have your full balance available to you for other purchases.

- **Gas Station Transactions**

“Pay at the pump” gas stations abroad may pre-authorize transactions for \$75-\$100. This is done to ensure that adequate funds are available to cover the final purchase. We recommend that you

pay directly at the cashier inside the gas station to allow you to pay only the actual purchase amount.

C. Debit Card Usage Issues

1. What should I do if I forget my PIN?

You may request for a new PIN by calling PBCOM Customer Care. A fee of Php 10.00 will be charged to your account.

2. What should I do if my card is captured by the ATM?

Please report the incident immediately to PBCOM Customer Care. Please note also that ATMs may withhold your card when you make multiple attempts to withdraw cash with an incorrect PIN.

3. What should I do if the amount I get from the ATM is incorrect?

Please inform PBCOM Customer Care if you received an incorrect amount so we can work with the ATM owner to verify the correct amount to be debited from your account.

4. What should I do if I see a debit card transaction that I do not recognize?

If you're not sure about the details of a transaction on your account, please contact PBCOM Customer Care with your account and transaction details (date of transaction, merchant name, etc.), and we'll do our best to help.

5. What should I do if I see an unauthorized transaction on my account?

Please call PBCOM Customer Care immediately to report any suspicious transactions done on your account. If the transaction is found to be fraudulent, we will file a dispute case on your behalf.

6. How do I report a lost or stolen card?

For your security, please report the lost card incident immediately to PBCOM Customer Care, so that the card can be blocked to prevent fraudulent use. PBCOM will not be liable to losses due to the use of a lost/stolen card before the loss or theft has been reported.

You may also request for a replacement Debit Card for a fee of Php 150 which will be charged to your account. Replacement card may be claimed after 3 to 5 banking days for Metro Manila branches and 5 to 7 banking days for provincial branches. Only Personalized cards will be issued as replacement cards.

Customer Care Numbers:

Metro Manila: (02) 8777-2266

Domestic Toll Free: 1-800-10-777-2266