

## 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 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 account holders 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.

For Debit Cards linked via the PBCOM mobile application, the card can be used immediately.

## **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 tap or insert your card into the point of sale terminal. For Mastercard merchants, you will then be asked to either enter your PIN or sign on the transaction receipt. There may be times that cashier will not require you to do both depending on the transaction amount.

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 may place a small authorization hold to verify your card and account information. The amount on hold is minimal and will 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.

<b>OTHER FEES</b>	
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

Starting April 7, 2021, fees when transacting in PBCOM ATMs will change.

For PBCOM ATM card holders, transacting in PBCOM ATMs will still be for free. However, when you use your ATM card to transact with other bank, other banks' fees will apply

For non-PBCOM ATM holders, when you use PBCOM ATMs, we will charge PHP 18.00 for withdrawals and PHP 2.00 for balance inquiries.

**ATM Fees until April 6, 2021:**

<b>FEES</b>	<b>INQUIRY</b>	<b>WITHDRAWAL</b>
PBCOM ATMs	Free	Free
Bancnet ATMs	PHP 1.00	PHP 10.00
Mastercard ATMs abroad	USD 1.00	USD 3.50

**ATM Fees starting April 7, 2021:**

<b>FEES</b>	<b>INQUIRY</b>	<b>WITHDRAWAL</b>
PBCOM Cardholder using PBCOM ATM	Free	Free
PBCOM Cardholder using other Bank's ATM	Other Bank's fees apply	Other Bank's fees apply
Other Banks' Cardholder using PBCOM ATM	PHP 2.00	PHP 18.00
Mastercard ATMs abroad	USD 1.00	USD 3.50

**B. ACQUIRER-BASED ATM FEE CHARGING**

**12. What is Acquirer-based ATM Fee Charging?**

Acquirer-Based ATM Fee Charging (ABFC) is a model wherein the fees that will be charged to you for a withdrawal transaction or balance inquiry will now be based on the fees set by the acquiring bank or the owner of the ATM where you are doing your transactions

**13. Why is there a need to shift to this charging model?**

This model has been adopted by Bangko Sentral ng Pilipinas (BSP), and all banks are required to implement this new charging model by April 7, 2021. All fees set by the ATM owners are approved by BSP.

**14. Will this only apply to PBCOM?**

No, all banks or ATM owners in the country are required to shift to the ABFC charging model.

**15. If I use my PBCOM card on a PBCOM ATM, will I be charged?**

No, PBCOM cardholders will still be able to transact using PBCOM ATMs for free. However, if you use your PBCOM card to transact with another bank's ATM, the other bank's fees shall apply.

**16. If I use my other bank's card on a PBCOM ATM, will I be charged?**

Yes, you will be charged Php 18.00 for cash withdrawals and Php 2.00 for balance inquiries.

**17. If I transact my PBCOM card on another bank's ATM, how will I know the other bank's fees charged to my PBCOM account?**

The withdrawal fee will be automatically added to the amount withdrawn. Both the balance inquiry and withdrawal fees will be reflected in your ATM transaction receipt.

You may also check the official announcements of other banks regarding their ATM fees/ charges. Please note that ATM fees may vary per bank.

**C. USING YOUR EMV DEBIT CARD ABROAD**

**18. 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.

**19. 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 tap/insert.

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

Hotels, car rental agencies or cruise lines may 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.

## **D. DEBIT CARD USAGE ISSUES**

### **20. 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 100.00 will be charged to your account.

For PBCOMobile cardholders, no fee will be charged when you use your mobile application to request for a new PIN.

### **21. 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.

### **22. What should I do if the amount I get from the ATM is incorrect?**

Please inform PBCOM Customer Care at +632 8777 2266 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.

### **23. 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 at +632 8777 2266 with your account and transaction details (date of transaction, merchant name, etc.), and we'll do our best to help.

### **24. What should I do if I see an unauthorized transaction on my account?**

Please call PBCOM Customer Care immediately at +632 8777 2266 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.

## **25. How do I report a lost or stolen card?**

For your security, please report the lost card incident immediately to PBCOM Customer Care at +632 8777 2266, 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. You may also request to have your card delivered to your home or office address. Only personalized cards will be issued as replacement cards.

Customer Care Numbers: Metro Manila: +632 8777 2266 Domestic Toll Free: 1-800-10-777-2266