



Frequently Asked Questions (FAQs) for new cardholders

1. What is Perbadanan TAIB Debit Card?

Perbadanan TAIB Debit Card is a payment card that links with your savings or current account in which your purchases using the card will be directly deducted from those accounts.

2. Can I use Perbadanan TAIB Debit Card to withdraw money from ATM machines?

Yes, Perbadanan TAIB Debit Card can be used to withdraw money from ATM machine. It also allows you to withdraw your fund from any non-Perbadanan TAIB ATM machines that display the MasterCard logo. Withdrawal fee would apply, please refer to TAIB Schedule of Tariff and Fees*.

3. What are the types of Debit Card offered by Perbadanan TAIB?

- a) TAIB Debit Mastercard
- b) TAIB World Debit Mastercard

4. Who can apply for Perbadanan TAIB Debit Card?

Any individual who are eighteen (18) years old and above with either a Savings or Current Account with Perbadanan TAIB.

5. How can I apply for Perbadanan TAIB Debit Card?

You may visit any of Perbadanan TAIB branches to apply for the Debit Card and complete the application form. Terms & Conditions apply.

6. How do I apply for upgrade or downgrade of Perbadanan TAIB Debit Card?

If you wish to apply for an upgrade or downgrade of your Debit Card, you must visit any of Perbadanan TAIB branches where you will need to re-apply for a new Debit Card. Your existing Debit Card will be cancelled.

7. How do I activate my Debit Card?

Your new Debit Card can be activated at Perbadanan TAIB ATM and MFM only. For activation, please follow these steps;

Step 1: Insert your Debit Card into Perbadanan TAIB ATM/MFM

Step 2: Select Language

Step 3: Press 'Generate OTP' for card activation

Step 4: Key in the OTP (One Time Password) number that was sent to your mobile phone on to the ATM/MFM screen

Step 5: Validate your OTP

Step 6: Key in your PIN number

Step 7: Re-enter the PIN number for confirmation



Step 8: Activation complete.

If you are experiencing ATM/MFM timeout while waiting for the OTP, please follow the steps below:

Step 1: Insert your Debit Card back to Perbadanan TAIB's ATM/MFM

Step 2: Select Language

Step 3: Press 'Validate OTP'

Step 4: Key in the OTP (One Time Password) number that was sent to your mobile phone on to the ATM/MFM screen

Step 5: Validate your OTP

Step 6: Key in your PIN number

Step 7: Re-enter the PIN number for confirmation

Step 8: Activation complete.

8. Where can I use Perbadanan TAIB Debit Card?

- At over 25 million outlets that accept MasterCard in Brunei and worldwide.
- At over 1 million ATMs worldwide that carry the MasterCard logo to withdraw cash.

9. What other benefits can I get from Perbadanan TAIB Debit Card?

- You do not need to carry too much cash around.
- It is accepted over 25 million outlets worldwide inclusive online outlets.
- You can access cash from your account at over 1 million ATMs worldwide.
- You do not need to worry about monthly bills since all purchases made with Perbadanan TAIB Debit Card will be directly deducted from your account.
- You could enjoy discounts and other benefits during MasterCard promotions at participating merchants.

10. Can I use Perbadanan TAIB Debit Card at non-Syariah compliant merchants?

Perbadanan TAIB Debit Card cannot be used to perform any transactions at non-Syariah compliant merchants. Perbadanan TAIB will decline any transactions at merchants which are non-Syariah compliant merchants such as liquor stores and gambling sites. The card must not be used for any unlawful purpose, including purchases of goods or services prohibited by Syariah law.

11. What are the maximum withdrawal amount and spending limit of Perbadanan TAIB Debit Card?

Type	TAIB Debit Mastercard	TAIB World Debit Mastercard
Daily maximum cash withdrawal through ATM	BND4,000	BND5,000
Daily Maximum Spending Limit	BND4,000 or up to BND10,000*	BND10,000 or up to BND30,000*
Contactless payment maximum amount	Maximum BND100 per transaction Maximum daily limit BND1,000	

*By default your card will be based on the lowest spending limit. Any request for incremental spending limit will be based on Perbadanan TAIB's further assessment

12. Can I reduce or increase my Debit Card spending limit?

Your new Debit Card comes with a pre-set daily spending limit of BND4,000 for TAIB Debit Mastercard and BND10,000 for TAIB World Debit Mastercard. You may increase your daily spending limit by visiting any Perbadanan TAIB branch or Platinum Banking Centre and complete the Debit Card form. Alternatively, you may also apply for this request by contacting our Call Centre at +673 2220 299. Increasing Debit Card daily spending limit is subjected to Perbadanan TAIB's further assessment.

13. Will there be charges for reducing or increasing my Debit Card spending limit?

No, there will be no charges for reducing or increasing Debit Card spending limit.

14. How many times I can request for my spending limit to be reduced/increased?

You are allowed to request for spending limit revision up to three times annually.

15. What should I do if my Debit Card is lost or stolen?

Please contact Perbadanan TAIB Call Centre immediately at +673 2220 299 or visit any of Perbadanan TAIB's branches for necessary actions such as immediate blocking of your Debit Card. Replacement of Debit Card due to lost or stolen does not need police report and can be requested at any Perbadanan TAIB branches. Replacement charge will apply.

16. If I misplaced my card, can I request to block my Perbadanan TAIB Debit Card temporarily?

Yes, you may temporarily block your Perbadanan TAIB Debit Card by contacting Perbadanan TAIB Call Centre at +673 2220 299 or you may visit any of Perbadanan TAIB's branches for such request.

17. Are there any fees for using Perbadanan TAIB Debit Card for retail or online transactions?

Within Brunei Darussalam, there is no fee for using your Debit Card for retail or online transactions. However, for all international transactions, there is a markup fee of 2% on total transactions. Please visit <https://www.taib.com.bn/taib-web/feesandcharges> for all Debit Card fees.

18. Will I be able to use Perbadanan TAIB Debit Card to make online purchases?

Payment for online purchases using Perbadanan TAIB Debit Card will be made available soon. Please look out for our announcement on this feature.

19. Will I be charged for using my Perbadanan TAIB Debit Card to withdraw cash from non-Perbadanan TAIB ATM machines?

Yes, any withdrawals of cash using Perbadanan TAIB Debit Card from non- Perbadanan TAIB ATM/MFM will be charged for BND6 (withdrawal fee from non-Perbadanan TAIB ATM/MFM).

For withdrawals of cash using Perbadanan TAIB Debit Card from Overseas ATM/MFM, a markup fee of 2% of the total withdrawals will be charged alongside with the withdrawal fee from non-Perbadanan TAIB ATM/MFM. To know more about Perbadanan TAIB's fees and charges, please visit <https://www.taib.com.bn/taib-web/feesandcharges>.

20. Will there be any charges for a replacement card?

For a lost or damaged card, you will be charged for BND15. However, you will not be charged for a replacement of faulty Perbadanan TAIB Debit Card.

21. How long is the process for the replacement of Perbadanan TAIB Debit Card?

The replacement of Perbadanan TAIB Debit Card will take 7 working days.

22. What should I do if my Debit Card is captured at one of Perbadanan TAIB ATM/MFM/CDM?

If your Perbadanan TAIB Debit Card is captured at an on-site ATM/MFM/CDM, you can retrieve your Debit Card immediately at the Perbadanan TAIB branch where your Debit Card is captured during business hours. Please refer the link for our business hours <https://www.taib.com.bn/taib-web>. Perbadanan TAIB may require you to present proper documentation such as Identity Card and/or savings passbook (for passbook holders).

If the card is captured at an off-site ATM/MFM/CDM, please contact Perbadanan TAIB's Call Centre at 2220 299 to make the necessary arrangement.



23. What should I do if my Debit Card is captured at non-Perbadanan TAIB Machines?

Please contact Perbadanan TAIB Call Centre at +673 2220 299 to inform on the incident for necessary action such as immediate blocking of your Perbadanan TAIB Debit Card. You will need apply for a replacement of your Debit card.

24. How many accounts can I link to my Debit Card?

You may link up to three (3) accounts only (applicable for savings and/or current accounts).

25. Can joint account holders sign up for Perbadanan TAIB Debit Card?

Yes, joint account holders can sign up for Perbadanan TAIB Debit Card depending on the type of joint account. Please refer table below for clarification:

Joint Account	A	B
Description	Either ONE to sign	ALL to sign
Can sign-up?	Yes	No

26. What should I do if I forgot my Perbadanan TAIB Debit Card PIN?

You may request for PIN re-issuance at any Perbadanan TAIB branches where you will be asked to complete the Debit Card Application Form. Once your application is successful, your PIN will be sent to your registered address in the form of PIN mailer.

27. What should I do if I found out there is a discrepancy between my transaction and my statement?

Please visit any Perbadanan TAIB branches to fill in the Inquiry Dispute Form or you may contact Perbadanan TAIB Call Centre at +673 2220 299 to report the dispute. Kindly take note that the dispute must be raised within 30 days from the transaction date.