



Important Update: Seamless Toll Payments with Your HSBC / HSBC Amanah Debit Card/-i and Credit Card/-i

13/01/2025

Dear Valued Customer,

We are making it even easier for you to use your HSBC/ HSBC Amanah Debit Card/-i and Credit Card/-i for toll payments on highways / expressways within Malaysia. Starting 11/02/2025, the "Card Not Present" (CNP) feature of your Debit Card/-i and Credit Card/-i will be automatically and permanently enabled for toll-related payments to ensure seamless toll payment experience.

Use your HSBC/ HSBC Amanah Debit Card/-i and Credit Card/-i for toll payments:

You may drive on the designated lanes at the highways / expressway displaying MyDebit, Mastercard and Visa logos, and tap your Debit Card/-i and Credit Card/-i at the toll payment terminal to pay for tolls. Each successful toll payment is subject to sufficient balance in the bank account linked to your Debit Card/-i, or credit limit in your Credit Card/-i.

CNP feature enablement for toll payments:

In the event where you manage to pass through the toll successfully without the toll payment being successfully charged to your bank account or Credit Card/-i, the Bank has the right to debit your bank or credit card account directly without prior notice for such toll payment at a subsequent date under CNP function, and this may result in a discrepancy between the date the toll payment is charged to your bank account or Credit Card/-i and the actual toll transaction date. This scenario may arise due to insufficient balance/ credit limit, system outages, technical issues and/or any other reasons at the time of making toll payment.

Kindly ensure that your bank account is adequately funded or there is sufficient credit limit in your credit card account before initiating a toll payment.

Following this, our (i) HSBC and HSBC Amanah Universal Terms & Conditions (UTC); (ii) Product Disclosure Sheet (PDS) for HSBC/ HSBC Amanah Debit Card/-i; and (iii) Cardholder Agreement for HSBC/HSBC Amanah Credit Card/-i have been revised and the revision shall take effect on 11/02/2025.

The revised UTC, PDS and Cardholder Agreement will be made available on HSBC/ HSBC Amanah public website from 11/02/2025 onwards.

For more details, please refer to the Frequently Asked Questions (FAQ) below.

FREQUENTLY ASKED QUESTIONS (FAQ)

1. Can I make toll payments using my Debit Card/-i and Credit Card/-i?

Yes, you may tap your HSBC/ HSBC Amanah Debit Card/-i and Credit Cards/-i at the toll payment terminal to pay for tolls.

When you use your card to make toll payments, the toll fares will be directly deducted from the savings or current account linked to your debit card/-i, or from the available credit limit if you are using a credit card/-i.

2. What happens if I don't have sufficient funds/ credit limit in my Debit Card/-i and Credit Cards/-i account?

You should ensure that there is sufficient balance in your bank account or credit limit in your credit card account before making toll payments. To provide you with a seamless toll payment experience, the Card-Not-Present (CNP) feature of your HSBC/ HSBC Amanah Debit Card/-i and Credit Cards/-i is automatically and permanently enabled for toll related payments.

If you use your card at the toll payment terminal and manage to pass through the toll successfully, but toll payment amount has not been deducted from your bank or credit card account on the same day, the Bank has the right to debit your bank or credit card account directly without prior notice under the CNP authorisation. This may result in a discrepancy between the toll charge date and time versus the actual transaction date and time.

3. Can I request to disable/ opt out from the CNP functionality for toll-related transactions?

CNP functionality for toll-related transactions is a mandatory feature and cannot be disabled. This function is permanently enabled for all HSBC/ HSBC Amanah Debit Card/-i and Credit Cards/-i to ensure seamless and uninterrupted service at tolls.

Issued by: HSBC Bank Malaysia & HSBC Amanah Malaysia Berhad