

## Frequently Asked Questions

### Why do I need to replace my existing magnetic stripe ATM Card?

(For customers who may not have a Chip ATM Card)

The new Chip ATM Card comes with a microprocessor chip that offers enhanced security and better protection against fraud. The chip on the Card is protected by cryptographic encryption, preventing the copying of information on the chip to another card.

### What will happen to my existing magnetic stripe only ATM Card if I do not replace my card?

With effect from 1 April 2015, you will not be able to use your existing magnetic stripe ATM Card for any transactions at the following:

- a) DBS/POSB ATMs
- b) DBS/POSB CAMs (Cash Deposit Machines)
- c) NETS
- d) AXS
- e) SAM

### How do I replace my existing magnetic stripe only ATM Card if I did not receive a new chip card from the bank?

You can replace your magnetic stripe only ATM Card to a chip card through the following channels:

- 1) Visit DBS/POSB branches for instant card replacement, or
- 2) Contact our Customer Hotline at 1800 111 1111 or +65 6327 2265 (if you are overseas)

### Do I have to pay card replacement fee and annual fee for the new Chip ATM Card?

No annual fee will be charged on the new Chip ATM Card. This card has been replaced without charge. Subsequent replacement fee may apply.

### How do I differentiate a Magnetic Stripe ATM card and a Chip ATM card?

Magnetic Stripe POSB ATM Card



POSB Chip ATM Card



Magnetic Stripe DBS ATM Card



DBS Chip ATM Card



Magnetic Stripe Treasures ATM Card



DBS Chip ATM Card



(We have stopped the issuance of Magnetic Stripe Treasures ATM Card since 1 October 2013. You will receive a DBS Chip ATM Card when your card is replaced.)

### Can I use the new Chip ATM card overseas?

Yes, you will be able to use your chip ATM card overseas. The data on EMV chip is protected by encryption. As such, the EMV chip (if any) on all Cards remains active for local and overseas transactions. However, as the EMV chip for transaction processing may not be widely accepted at all destinations, you may wish to allow the magnetic stripe of your Card(s) for overseas use before travelling.

You may wish to allow/disallow overseas use on your Cards' magnetic stripe via any of the following channels:

- a. SMS
- b. DBS/POSB iBanking
- c. DBS/POSB mBanking
- d. Any DBS/POSB ATM in Singapore

Note: It is recommended that you set the magnetic stripe on your Card(s) to disallow overseas use when you are in Singapore because the risk of unauthorised transactions occurring on the Card is higher when the magnetic stripe is enabled for overseas use, as the magnetic stripe data can be easily copied.