A credit card is a payment instrument that enables you to make urchases of goods and payment of services instead of using cash or our debit card. You can use the credit card at any merchant locally or nternationally, which displays the same credit card brand as that on your credit card. The credit card issuer will pay the merchant on your behalf first and bill ou later. When you get your statement, you are required to settle at least he minimum payment amount by the due date. The credit card issuer will
impose finance charges (interest) on the outstanding amount if it is not aid by the due date. 1. What should I do if my credit cards are lost or stolen? Phone your credit Card Center and report stolen/lost card immediately. Your monthly billing statement will list the phone number for reporting lost cards. Be sure to get the name of the person you talked to. The Card Center will cancel your card so no unauthorized charges can be made on it. Some Card Centers may require you to make a written confirmation and/or police report of the stolen/lost card. Written confirmation should include your name, contact number, address, account number, the date you believe the card was stolen/lost, and the name of the person you spoke to when you reported the stolen/lost card to the Card Centers. Attach the necessary documents to be forwarded. Protecting your Credit Card A credit card is a payment instrument that enables you to make purchases of goods and payment of services instead of using cash or your debit card. You can use the credit card at any merchant locally or internationally, which displays the same credit card brand as that on your credit card.

The credit card issuer will pay the merchant on your behalf first and bill you later. When you get your statement, you are required to settle at least the minimum payment amount by the due date. The credit card issuer will
impose finance charges (interest) on the outstanding amount if it is not paid by the due date to the Card Centers.

2. What do I do if I disagree with a charge on my credit card statement? You should call your Card Center to seek further clarification on your statement.You can raise the dispute in writing within the stipulated time/days as stated in Card Center&#65533;s Terms & Conditions to the Card Center with regards to the improper charge stating the following information: Your name and account number
The amount you are disputing and information as to when it was charged and the name of the merchant
A reason for your dispute Card Centers are required to investigate and revert to you. Seek the Card Center&#65533;s advice on whether payment needs to be made on the disputed amount.

3. Can a merchant charge me more if I use my credit card? A merchant may charge you more for using a credit card. However, the merchant must disclose to you the additional charge before the sale is made. A merchant may offer a discount to customers who pay cash instead. Source : www.abm.org.my/ Association of Banks Malaysia