

Date: 23 October 2019

**Notice of dishonour any ATM transactions made using Near Field Communications (NFC)-enabled devices and wallets**

Dear Valued Customers,

Kindly take notice that HSBC Amanah will dishonour any attempted ATM transactions (i.e.: balance inquiry, Cash Withdrawal/Cash Advance, bill payment, etc.) using Near Field Communications (NFC)-enabled devices and wallets<sup>1</sup> to initiate tokenized transactions<sup>2</sup> at HSBC Amanah or other bank's contactless ATM terminals.

An error message 'Transaction not permitted to cardholder' will appear on the ATM terminals (this message may vary depending on the acquirer's configuration).

<sup>1</sup> Near Field Communication (NFC) is a method of wireless data transfer that allows smartphones, laptops, tablets, and other devices to share data when in close proximity. NFC technology powers contactless payments via mobile wallets like Samsung Pay, Apple Pay, Android Pay, as well as contactless cards which means after linking a credit card to your phone device, you can make payments by simply tapping your device near a NFC-enabled payment machine such as POS/ATM terminals.

<sup>2</sup> Tokenized transaction is the process in which the Primary Account Number (PAN) is substituted by a token that retain all the essential information about the data without compromising its security.

Issued by HSBC Amanah Malaysia Berhad (Company No. 807705-X)