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Debit cards are a convenient way to spend your money, but not all cards are the same. This guide includes what you need to know about debit cards in Singapore, including how they work and how to find one for you. How does the debit card work? Debit cards are added to your bank account and allow you to spend money on that account. You can use a debit card to make purchases online and to buy cash from ATMs. As soon as you buy or withdraw money from an ATM with a debit card, the money will be deducted from your bank account. What features should I look for to get the best debit card? Debit cards can have a variety of features, including: Cashback and refunds: Some debit cards give you money back from certain types of purchases, such as contactless transactions or gasoline. You can also get refunds for expenses in selected stores. Support for multiple currencies: If you travel frequently or buy online in overseas stores you can benefit from a debit card that supports multiple currencies. Low fees: You will find debit cards that do not charge you for foreign currency expenses or atm withdrawals. Mastercard, Visa or NETS: Singapore debit cards give you a chance to spend. If your debit card has the Visa or Mastercard logo, you can sign and use this card for this transaction wherever Visa or Mastercard is accepted, but many cards can also be used as a NETS card. Free memberships: Your debit card may offer you a free membership or a loyalty program, which can save you money in the long run. Used for transport: If your debit card has a SimplyGo feature, you can use it to touch buses and trains. The PIN (personal identification code) allows you to safely spend the money in your bank account with a debit card. If you sign up for a bank account and receive a debit card, you should get instructions to assign a PIN. This can be done online via the Internet Bank portal or banking application. Keep your PIN for yourself and don't share it with anyone, it helps to make sure your funds are secure. If you have forgotten or need to change your PIN, you can contact your bank directly. The CVC/Card reference value (CVV) is a three-digit number located on the back of your debit card. On American Express debit cards, CVV has a four-digit number. This number is used to secure a debit card and helps to reduce fraud by proving to the merchant that you have a physical debit card when you buy online or over the phone. What is a cashback debit card? Many debit cards offer cashback features in Singapore. You may be able to get cashback for making a contactless transaction, spending on a certain retailer or something else. Cashback is when you get a certain amount back into your account for spending on eligible purchases. That's usually a percentage of the transaction. For example, 1% cash back with gasoline purchases with your debit card would see you \$51 back \$51.00 gasoline to spend. Remember to read the terms of the cashback offer to make sure you spend on eligible purchases. What limits and fees apply to debit cards? Minimum monthly cost: Some debit cards in Singapore have the minimum cost requirement that you need to meet every month. That's usually about a few hundred dollars. Annual fees: The more features your card offers, the more likely it is to be an annual fee. Downward pay: If you do not meet the average daily balance specified by the bank, you will need to charge this fee. Monthly fee: You may also be charged a monthly fee including an annual fee. Checkbook: When you request a checkbook, it can be paid. Early account closure fees: You may be charged too soon for closing your account after you open it. Debit cards allow you to do this, too, but debit cards are usually mastercard or Visa branded. For debit cards, you may not need to sign a purchase receipt for a certain amount, but you must always enter a PIN when buying with a bank card. Debit cards also come with higher fees than a bank card, including an annual fee. Credit cards work differently. They still give you purchases and cash at an ATM, but you use borrowed funds. Every dollar you spend must be repaid with interest. Am I entitled to a debit card? Debit cards have different eligibility criteria that you need to apply for. These may include: Be a certain age: Is a certain account in the bank? You need to make a deposit. If you report fraud on your card, your bank should deactivate your card to prevent a person from making more transactions. You should always check your debit card statement to make sure all listed transactions are legal. This will help you identify any unusual activity. If your card is lost or stolen, let your bank know immediately, even if you are abroad. In most cases, you'll get a replacement card as soon as possible, and your bank can stop all transactions in your account. Normally, you must link your savings account to the transaction account that the debit card is linked to. In most cases, you must first transfer the money to your transaction account before you can withdraw it with a debit card. Notify the bank immediately so they can freeze the card. They will then be asked as a new replacement. Yes, you can ask for additional cards (usually up to two cards) for family members or business partners. However, as the main account holder, you are still responsible for the actions for using these cards. You can use most debit cards abroad, but be mindful that fees and fees may apply in such a way as to always check the terms and conditions. Singaporean minors who a transaction account on their behalf may still receive a debit card, but it may not be Mastercard or Visa. First, check your recent receipts and transactions made by one of your additional card owners. If there are any further discrepancies, contact your bank immediately if someone is fraudulently using your account. This may be due to a direct debit that enters a purchase or credit into an account at the same time, which is not as fast as thought. You can avoid paying your overdraft account by applying for an overdraft account. In this case, try contacting your bank as soon as possible to inform them of the problem. They should be able to get in touch with the branch that takes care of the ATM and solves it. Was this content good for you? Once upon a time, money was king. Today, debit cards are a safer and easier way to pay for purchases and are accepted payment routes almost everywhere. Debit and credit cards are accepted at ATMs, gas stations, and most all retail purchases, including online purchases. Plus, it's really easy to get a debit card. Since the debit card is directly linked to your bank account, you don't have to worry about paying another fee for a card that you don't need. You can go through the process online or in person, depending on your preferences and bank offers. You usually need several valid id-identification forms - often a combination of a driving licence, passport and/or social security card. If you are under the age of 18, you may need an adult to co-sign your account. You must also provide a payment method to open your account. Balance minimums vary - although they can be up to \$1, so ask your bank to find out what it requires. Then fill in the application form to start the process. Step 2: Apply for a debit card. As part of the process of opening an account, you can request a debit card associated with that account. In some cases, you will need to wait 7-10 working days before your card arrives by email. However, many banks offer one-day access to a debit card that you can use immediately. Step three: Activate your card and start using it! If you have a debit card in your hand, you need to activate it. It's a fast and easy process that you can usually do over the phone or online. If you decide to activate online, be sure to use a secure, password-protected internet connection to avoid being hacked. Your debit card may have a PIN code created by your bank, or you can choose your own during the activation process. Your PIN should not be your personal identification code, birthday, phone number or any other number that is easily related to you. Be sure to keep your PIN private. Things to remember if you have a debit card: Debit cards are a convenient and secure payment method, they have some potential drawbacks. Since your debit card takes money directly from your bank account, it's important that your expenses don't exceed your balance or you get expensive overdraft fees. Also, keep in mind that you may face additional charges if you are using an ATM that is not affiliated with your bank. Bank.

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