

Frequently Asked Questions (FAQs) for ATM & NETS Link**Q1. What do you mean by linking of my POSB current/savings account to my POSB Credit Card?**

When you link your POSB current/savings account to your POSB Credit Card, ATM and NETS functions are made available on your POSB Credit Card.

Q2. What are the benefits of doing the linkage?

- Save wallet space with one Card, reduce the need to carry many Cards around.
- Perform ATM card functions such as cash withdrawal from your POSB current/savings account with your POSB Credit Card.
- Enjoy the convenience of NETS with your POSB Credit Card at more than 70,000 NETS acceptance points.

Q3. How do I apply for this linkage?

You can log into your digibank via internet or mobile banking to apply. You can visit <https://www.posb.com.sg/personal/support/card-application-link-card-to-deposit-account.html> for more details. Please allow up to 5 working days for processing.

Q4. How will I know if the linkage is successful?

An SMS or letter will be sent to notify you upon the successful linkage of POSB current/savings account to your POSB Credit Card.

Q5. When I sign for my transactions via Mastercard® on this linked Credit Card, will it be considered as a Credit Card transaction?

Yes. When you sign for your transactions with your linked Credit Card, it will be considered a Credit Card transaction. Only when you make NETS transactions, the purchase would be debited from your POSB current/savings account linked to your POSB Credit Card.

Q6. Will I still be entitled for my Credit Card privileges?

Yes. You can still enjoy all the rewards and privileges when you make your transactions via Mastercard®.

Q7. Can I earn my POSB Credit Card cash rebates when I make NETS transactions on my POSB Credit Card?

No, any POSB Credit Card cash rebates are only applicable for Mastercard® transactions made on your POSB Credit Card.

Q8. How do I withdraw from my POSB current/savings account instead of cash advance?

When making your cash withdrawal at the ATM, please select your POSB current/savings account instead of the Credit Card (cash advance) option. Your POSB Credit Card PIN number is therefore required for future PIN transactions on your POSB Credit Card for example when you make NETS and ATM cash withdrawals on your POSB Credit Card.

Q9. Are there any interest charges for ATM cash withdrawals performed on my POSB Credit Card?

No, there is no interest charged on ATM cash withdrawals from your POSB current/savings account. However, cash advance fees will apply when you perform Credit Card cash advance transactions.

Q10. What happens if I forget my POSB Credit Card PIN?

You can reset your PIN via internet or mobile banking.

Q11. Can I make overseas ATM cash withdrawal from my POSB current/savings account?

Yes, Mastercard® Credit Card holders can activate overseas ATM cash withdrawal function and withdraw cash from their linked POSB current/savings account at any Mastercard®/ Cirrus ATMs worldwide. Overseas cash withdrawal fees apply; please refer to POSB Credit Card Agreement via <http://www.posb.com.sg> for full details.