

FAQs – Debit Cards

What is the difference between a debit and credit card?

Visa Debit Card allows you to pay for your purchases using your own money through the Visa network, while a credit card provides you with the ability to access credit, which you then repay at a later date. This means with Visa Debit Card you can access the Visa network using your own money without worrying about receiving a credit card bill at the end of each month.

How do I make a purchase with my debit card?

- On your purchase the cashier will 'swipe' the card and give you a charge slip.
- Check the transaction amount and sign the slip.
- Once the transaction is complete, the amount will be deducted from your Meezan Bank account.

For how long is my card valid?

The validity period of the card is 5 years from the date of issue. The card expiry month is mentioned on the front of the card.

How do I change my ATM pin?

You can generate your ATM PIN by calling up our 24/7 call center on 111-331-331 or 111-331-332 (from outside Pakistan call +92-21 111-331-331 or 111-331-332) and follow the directions through IVR (interactive voice response). You may also change your ATM PIN any time by visiting the nearest Meezan Bank ATM.

What should I do if my card gets stolen or lost?

If you become aware that your debit card is lost or stolen, immediately call our 24/7 call center on 111-331-331 or 111-331-332 (from outside Pakistan call +92-21 111-331-331 or 111-331-332) to report loss or theft. You are protected from financial liability arising from any unauthorised transaction done on your card after being reported lost/stolen. We will cancel your old card and order a new one for you straight away.

Can I use my Meezan Debit Card for online purchases / e-commerce transactions?

Yes, you can use your Meezan Debit Card to pay for your online purchases. Meezan Bank Visa and Mastercard Debit Cards are EMV 3-D Secure and you will be required to provide 'One Time Password (OTP)' received on your registered email/mobile number when making a payment against purchasing from a 3-D Secure merchant. Meezan Bank, as issuer bank requires all merchants to generate OTP for verification purposes, however merchants are free to bypass OTP as per their own discretion, which is allowed by international payment schemes. In the event where no OTP is generated by the merchant and the transaction is disputed by the customer, it will be dealt with according to prevailing 3-D secure rules specified by respective international payment schemes.

Note: Please never share your card credentials such as you Card Number, Expiry, CVV & One Time Password (OTP) with anyone. Meezan Bank will not be liable for any unauthorized use of your card.

Do I have to activate my card for e-commerce transactions?

All Meezan Debit Cards are activated by default for all local and international e-commerce transactions.

Note: Please never share your card credentials such as you Card Number, Expiry, CVV & One Time Password (OTP) with anyone. Meezan Bank will not be liable for any unauthorized use of your card.

Do I have to enter PIN for every transaction?

There will be instances where customer is not prompted to enter a PIN when making a purchase for the convenience on smaller amounts, as set by the acquiring bank.

Note: You are advised to not handover your card to anyone. Keep your PIN safe. Meezan Bank will not be liable for any unauthorized use of your card due to PIN compromise.

If your card is lost or stolen immediately inform the Bank by calling our 24/7 call center at +92 21 111 331 331-332.

