



**MCB**  
Myanmar Citizens Bank

## နိုင်ငံသားအားလုံးအတွက် Citizen Prepaid Card

### | Citizen JCB Prepaid Card Product Benefits

- MCB JCB Prepaid Card ဖြင့် ပြည်ပတွင်ရှိသော Point of Sale (POS) စက်များတွင်အသုံးပြုခြင်း နှင့် online shopping, e-commerce အစရှိတဲ့ online ငွေပေးချေမှုများကိုအသုံးပြုနိုင်ပါသည်။
  - ပြည်ပရှိ JCB အဖွဲ့ဝင်ဘဏ်များ၏ ATM စက်များတွင်လည်း ငွေထုတ်ယူနိုင်ပါသည်။
  - သတ်မှတ်ထားသော JCB City Plaza Lounge များတွင် ဝန်ဆောင်ခမပေးရဘဲ နားနေနိုင်သည့် အခွင့်အရေးရယူနိုင်ပါသည်။ (Japan, Korea, Thailand, Singapore, Hong Kong, Taipei, Hawaii(Honolulu), Los Angeles, Paris, Guam).
- Please visit <https://www.global.jcb/en/consumers/travel/plaza/> for details.
- Hotels, Restaurants, Car Rental Services, Railways နှင့် Online Shop များတွင် အသုံးပြုရာတွင် အထူး Discount ခံစားခွင့် ရရှိနိုင်ပါသည်။  
Please visit <https://www.specialoffers.jcb/en/> for details.
  - ဘဏ်စာရင်းပိုင်ရှင်၏ အခြားလုပ်ငန်းဆောင်တာများဖြစ်သော ကဒ်စာရင်း လက်ကျန်ငွေသား စုံစမ်းကြည့်ရှုခြင်း၊ ကိုယ်ပိုင် PIN နံပါတ်ပြောင်းလဲခြင်း၊ Mini-Statement ထုတ်ယူကြည့်ရှုခြင်းများအား MCB ATM တွင် ဝန်ဆောင်မှုရယူနိုင်ပါသည်။ ပြည်ပရှိ ATM စက်တွင်လည်း ကဒ်စာရင်း လက်ကျန်ငွေသား စုံစမ်းကြည့်ရှုနိုင်သည့် ဝန်ဆောင်မှုရယူနိုင်ပါသည်။
  - MCB JCB Prepaid Card သည် Saving သို့မဟုတ် Current account နှင့် ချိတ်ဆက်ပြီး အသုံးပြုရာမလိုသည့် Wallet အမျိုးအစား ဖြစ်ပါသည်။ Customer သည် Bank Account ဖွင့်ရန်မလိုအပ်ပါ။

### | Terms and Conditions

1. Myanmar Citizens Bank is licensed by JCB to issue MCB Citizen Prepaid Card.
2. You agree to be bound by these terms and conditions ("Terms") whenever you use the card for purchase or withdrawal. In addition;
  - "You "means the person who purchased the Card, or the person for whose benefit or uses the Card has been purchased. "Your" has a corresponding meaning; and
  - " We " means Myanmar Citizens Bank and our successors, assignees and authorized agents. "We", "our " and "us" have corresponding meanings.
3. You will be liable for charges and fees as issued by MCB which is accessible on MCB Website <https://www.mcb.com.mm>.
4. For the purpose of these Terms, Card(s) shall also refer to Citizen card on card and non-card form factors.
5. You shall sign the Card on the signature panel on the back of the Card immediately upon receipt, and safeguard the Card.
6. We shall not be responsible/liable to you for any discrepancy between the signatures appearing on the Card and the corresponding sales slip or if for any reason(s) the Card is not accepted. You agree and understand that any discrepancy between the signature appearing on the Card and the corresponding sales slip shall not by itself be a ground for disputing the validity of the sale transaction.
7. Your Card shall be valid for the period ("Validity Period") stated on the card and shall expire on the first day of the following month indicated on the face of the Card. You agree and understand that the Validity Period may not be extended.
8. Central Bank Regulation only permit the maximum stored values on the Card to be reloaded up to US Dollars Five Thousands (US \$5,000.00) where the Card has been designated by us as a reloadable card and you have completed such registration requirement as may be determined by us. We shall be under no obligation to accept the registration, and may in our discretion reject any registration application without providing any reasons.
9. Applicant must be at least 18 years of age and hold a NRC or Passport and must have a valid mailing address to postal boxes shall not be accepted.

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10. You must: Ensure that you have a minimum balance of usage and sufficient balance in your Card for the payment transaction before use; Keep a secure record of our Card number and the date on which your Card expires; Keep your Card safe and within your possession. Sign and activate your card as soon as you receive it; Always remember to take your Card back after using it; and Provide us with all necessary assistance to recover any unauthorized amount paid from your available balance.
11. You must not: Allow any other person to use your Card; Give your Card number and details to any unauthorized person; or leave your Card in an unattended wallet, purse or vehicle or anywhere where another person could remove your Card without being noticed.
12. You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card.
13. If your Card has expired, you must not continue to use it. If there is any unused stored value on your Card when your Card expires, you shall no longer be entitled to use that unused stored value.
14. We shall only be obliged to refund you the remaining stored value, if any, on the Card under the following conditions:
  - 14.1 A refund application form is duly completed and submitted to us: The refund application form is approved by us after the expiry date of the Card;
  - 14.2 A refund processing fee shall apply for each refund, and shall be deducted from remaining stored value on the Card. We will only be obliged to process a refund if the remaining stored value exceeds the refund processing fee. If there is insufficient stored value to cover the refund processing fee, we will notify you in writing of the unsuccessful refund.
15. The remaining stored value will be refunded or made available to you within 30 days from the date we receive your refund application form. If you do not collect or effect your refund within 90 days from the expired date of the card, you shall be deemed to have abandoned your claim to the remaining stored value, and we shall have the right to deal with the unclaimed stored value as per Central Bank Regulation.
16. If your Card is damaged or defaced, you may apply for a replacement Card from us. A replacement fee determined by us shall be chargeable for the replacement of your damaged Card. You shall be entitled to a free replacement if the damage is due to malfunction of the Card within six (6) months from the date of purchase. Any remaining stored value in damaged or defected card shall only be transferred the new cards. For replacement of cards, cardholders will need to produce the damaged or defaced card may be required to provide receipts for proof of purchase.
17. When you use the card outside of Myanmar, The Card transaction shall be charged in the currency of the relevant country where the Card is used, and converted into US Dollars such exchange rate will be determined by JCB. The conversion rate applied is based on the posting date of the Card transaction to your Card account. We shall charge you the converted amount and an administrative fee.
18. We may permit you to register the card with us in order to be a Registered Cardholder. You shall produce the Card as well as appropriate photo identification documents (such as NRC Card / Myanmar driving license and/or passport) to verify your personal particulars. Upon successful registration, the card may be reload up the maximum permitted stored value of US Dollars Five Thousands (US\$5,000.00). Registration also allows you to inform us to blocking and unblocking of cards and replacement in case of damage or lost.
19. Registered Cardholders shall, subject to the terms and conditions herein, we will not be liable for any fraudulent transactions not authorized by you before you have reported the loss to us.
20. We may, at any time amend any part of these Terms and Conditions. Any such amendment shall bind you upon notice or on the date which such amendment is posted on MCB official Website or on the date which such amendment takes effect as specified in the notice, whichever is earlier. You shall agree that any notification of amendments as aforementioned shall be sufficient notice for the purpose of this paragraph. Your continued use of the Card after the date of such notification shall constitute an affirmative acknowledgement by you of the amendments and shall be deemed to be your acceptance of such revised Terms.
21. Our liability for any loss or damage that you may incur arising from the use of the Card shall not exceed US Dollars Five Thousands (US\$5,000.00) or the actual loss or damage, whichever is the lower.
22. No failure or delay on our part in exercising any power, right, or remedy under these Terms shall operate as a waiver of such power, right, or remedy.
23. A person or entity who is not a party to these Terms and Conditions shall have no right to enforce any term of these Conditions, regardless of whether such person or entity has been identified by name, as a member of a class or as answering a particular description. For the avoidance of doubt, nothing in this paragraph shall affect the rights of any permitted assignee or transferee of these Terms.
24. The construction, validity and performance of these Terms and Conditions shall be governed by and constructed in accordance with Myanmar law. Each party mentioned herein hereby submits to the non-exclusive jurisdiction of the Myanmar courts.



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