



Frequently Asked Questions (FAQs)

1. How do I know if I am eligible for Perbadanan TAIB Credit Card?

Please refer to the information stated on our website, www.taib.com.bn and in our Product Disclosure Sheet for any information related to customer's eligibility.

2. How long will it take to process my Credit Card application?

Up to 10 working days from the date of your application to process your Credit Card Application. This is because the Credit Card application requires review and approval process.

3. How do I know if my Credit Card application is approved or declined?

You will receive an SMS and email notification informing you that your Credit Card application is approved. Contrarily, our Call Agent will call you if your Credit Card application is not successful.

4. Can I withdraw cash from an ATM using Perbadanan TAIB Credit Card?

Yes, you may withdraw cash using any Mastercard affiliated ATMs globally. However, for TAIB Corporate Credit Card, cash withdrawal function is disabled. There will be a one-off cash advance fee of B\$35.00 for every withdrawal made.

5. How much cash can I withdraw using Perbadanan TAIB Credit Card?

You can withdraw up to 100% of the available credit card limit.

6. What happens if I forget my Credit Card PIN?

It is important for you to remember your Credit Card PIN. The POS terminals will prompt you to enter your PIN to allow your purchases overseas to go through. If you key in the wrong PIN, your purchases will not be successful.

7. How do I get the PIN?

You may obtain your PIN via TAIBVX. Subsequently, TAIBVX allows you to reset your PIN as well.

8. How can I apply for a supplementary card?

As with the primary card application process, you will need to visit any of Perbadanan TAIB branches where our representatives will ask you to fill in the Credit Card Application Form.

9. How will I receive my monthly Credit Card statement?

Your monthly Credit Card statement will be sent to you every 5th of each month to the email that you registered to us. Subsequently, your statement is viewable in TAIBVX.



10. Who can I contact if I do not receive my monthly Credit Card statement?

Please call our Call Centre at +673 222 0299 if you do not receive your monthly Credit Card statement.

11. Will I be able to opt for a physical or hardcopy statement sent to my mailing address each month?

No, we will not be sending you a physical or hardcopy statement to your mailing address each month. However, if you need physical or hardcopy statement on ad hoc basis, you will need to visit any of Perbadanan TAIB branches to request for this. Charges will apply.

12. Will my supplementary card outstanding be paid off if I make the payment only to the primary card?

Yes, only if you make full payment on the total primary and supplementary card outstanding.

If the payment amount is only covering the primary card outstanding, the supplementary card outstanding will not be cleared off. Additionally, if the payment is made only to the supplementary card, regardless of the payment amount covers the total primary and supplementary card outstanding or not, it will not clear off the primary card outstanding.

13. What is TAIB Merchant Delights?

TAIB Merchant Delights is a reward program which offers discounts and privileges to Perbadanan TAIB Credit and Debit Cardholder. To find out the latest offer, visit our website at <https://www.taib.com.bn/taib-web/cards/MerchantDelights>