



1. Does the restriction also apply to credit cards (Visa, MasterCard, American Express)? If not, why?

No. Credit card fraud is based on a different technique ('hacking' rather than 'skimming') and we have the necessary tools to prevent it.

2. Why is Maestro use limited as standard to Europe?

Card payments in most European countries are made using the microchip and 'signed' with the holder's PIN code. 'Chip & PIN' payments are 100% secure. Outside Europe, payments are still made using the magnetic strip, which can be copied. The security of these transactions is not always 100% guaranteed.

3. I am going to the United States. What do I need to do before I leave?

Contact your relationship manager, your branch or call +32 (0)2 261 11 11 for a tailor-made solution. You can also apply for temporary activation of the Maestro function online so it can be used outside Europe. Activation is valid for a period of three months. This online application is only valid if you have a PC Banking contract and your debit card is valid for longer than three months. Apply online.

4. I want to buy a CD through the website of a US merchant and to pay using Maestro. Is that still possible?

Yes: online transactions using Maestro are still possible, as the '3D Secure' security system prevents fraud.

5. What do you mean here by 'Europe'? The eurozone?

Geographical Europe, Israel, Turkey and most of the states belonging to the former Soviet Union.



6. So my bank card (debit card with Maestro function) now offers less service for the same price?

Our first priority is to protect the card holder against possible fraud. We offer solutions for all your payments outside Europe, whatever the situation. Contact your relationship manager, your branch, or phone 02 433 40 34 for a personalised solution.

7. Aren't you just trying to sell me a credit card?

The solutions we offer you are free of any obligation. It is generally recommended that you take several means of payment with you when travelling. We as a bank ensure that you can use your chosen payment methods securely whenever you wish.

Temporary Maestro activation is free of charge.

The cost of a credit card (Visa Classic or MasterCard Classic) is included in your monthly Service Pack fee.

Customers with an Easy Pack get their credit card (Visa Classic or MasterCard Classic) for half price.

Pro Pack customers also get a credit card (Business Blue) at half price.