

FAQ

CIDB Bayo Prepaid Mastercard Card

1. What is CIDB Bayo Prepaid Mastercard Card?

CIDB Bayo Prepaid Mastercard Card is a hybrid card, which acts as a CIDB GREEN ID card and payment card with PayPass feature that contains monetary value pre-loaded by the Cardholder. The Cardholder is able to use it for retail and withdrawal transactions where the value will be deducted from the Card when transactions are made. The amount of spending is limited to the amount of money stored in the Card at the time of transaction. The Cardholder is required to pre-load the Card prior to making any transaction.

2. How do I apply for a CIDB Bayo Prepaid Mastercard Card?

The CIDB Bayo Prepaid Mastercard Card will be made available to a construction personnel who registers with CIDB. Registration and/or application of the Card can be made online at <https://cims.cidb.gov.my/smis/regcontractor/index.vbhtml> or at any CIDB branch.

3. When can I use my CIDB Bayo Prepaid Mastercard Card?

Once you have completed the construction personnel registration and received the Card from CIDB, you are required to activate the Card via Bayo portal (hyperlink) or wallet (available on Google Play Store and Apple App Store). You can start using the Card once the activation process is completed.

4. Where can I use my CIDB Bayo Prepaid Mastercard Card?

The CIDB Bayo Prepaid Mastercard Card is accepted at all Mastercard merchants locally and internationally. You can perform online and retail transactions as well as cash withdrawals at any ATM.

5. Can I use my CIDB Bayo Prepaid Mastercard Card at the petrol station's self-service kiosk?

Yes. The CIDB Bayo Prepaid Mastercard Card can be used at the petrol station's self-service kiosk. However, a pre-authorization of RM200 will be withheld from the balance of the Card until the actual amount is received from the acquiring bank. Please note that this process may take 3 to 4 days before the net balance is released back to you. To avoid the amount being withheld via pre-authorization, you just need to pay at the cashier where the exact purchased amount will be deducted from your Card.

6. How to reload my CIDB Bayo Prepaid Mastercard Card?

You can reload your CIDB Bayo Prepaid Mastercard Card via online banking (FPX). The following is the charges levied for reloads transaction.

Reload Method	Charges per transaction
Online Banking (FPX)	RM1.00

7. What is my maximum reload limit?

Your approved card limit (wallet size) is RM200. You may reload up to a balance of RM200 in your Card at any one time.

8. What are the fees and charges that I have to pay?

Type of Fees and Charges		Fees and Charges (RM)
Reload Fee	<ul style="list-style-type: none">• FPX	RM1.00 per transaction
ATM Cash Withdrawal Fee (via Mastercard network enable ATMs)	<ul style="list-style-type: none">• Within Malaysia	RM1.00 per transaction
	<ul style="list-style-type: none">• Overseas	RM10.00 per transaction
Currency Conversion Fee (for purchase / withdrawal in foreign currency)		1% + network charges
Cross-Border Transaction Fee (for purchase via merchants outside Malaysia but charged in Ringgit Malaysia)		0.5% + network charges
Sales Draft Retrieval Fee		RM15.00 per sale draft
Hardcopy of Statement Retrieval Fee		RM5.00 per document
SMS Notification Fee (SMS sent as requested by customer)		RM0.20 per SMS

9. How can I view my Card transaction history and balance?

You may view your transaction history and balance at Bayo portal or wallet.

10. What should I do if my CIDB Bayo Prepaid Mastercard Card is lost, stolen or faulty?

You must immediately block your CIDB Bayo Prepaid Mastercard Card via Bayo portal or wallet, or contact Bayo Customer Service at +603-7261 5151 upon discovering that your Card is lost, stolen or faulty. Bayo Customer Service working hours is operational from 8.30 a.m. to 6.30 p.m. Monday to Friday (closed on Public Holidays, Saturdays and Sundays).

11. How can I get my replacement Card?

You can apply for a replacement Card online at <https://cims.cidb.gov.my/smis/regcontractor/index.vbhtml> or at any CIDB branch.

12. Will my existing balance be transferred to my replacement Card?

Yes, your existing balance will be transferred to your replacement Card within 5 working days from your replacement Card issued date.

13. How do I terminate my CIDB Bayo Prepaid Mastercard Card?

If you wish to terminate your CIDB Bayo Prepaid Mastercard Card, you must contact Bayo Customer Service at +603-7621 5151 during our working hours.

14. When can I get the balance in my CIDB Bayo Prepaid Mastercard Card refunded?

The balance in your CIDB Bayo Prepaid Mastercard Card will be refunded to you within 21 days from your termination date. The balance will be credited to your bank account (maintained with a local bank), which you have provided to us. No refund will be processed if Card is terminated due to fraudulent or suspicious activities.

15. What should I do if I have a transaction dispute on my CIDB Bayo Prepaid Mastercard Card?

In the event of any dispute for unauthorized and error transaction, you need to inform Bayo in writing within 14 days from the date of the transactions. Failing which, the transaction shall be deemed true and accurate where you are considered to have accepted the transaction as final and conclusive.