1. What do I need to do when my card is about to expire?
   a. Please visit your nearest Merchantrade branch or agent to renew your card.
   b. Or you can contact our Customer Service (Call or Chat in the app).

2. What do I need to provide during the card renewal process?
   a. You are required to fill up a Service Request Form and submit to the branch teller along with your ID.

3. How long does it take to renew my card?
   a. For non-personalized cards, it will take about 30 minutes to an hour.
   b. For personalized cards, it will take 5 to 7 business days.

4. Are there any fees or charges to renew the card?
   a. No, there are no fees or charges to renew.

5. Can I still use the expired card?
   a. No, you won't be able to use the expired card for any retail purchases.

6. What will happen after I have renewed my card?
   a. Your old card will automatically be cancelled once you have activated your new card.

7. Will I be able to get the same card number?
   a. Yes, you will be able to get the same card number.

8. Does the CVV number change with the new card?
   a. Yes, a new card will always come with a new CVV number.

9. How do I activate my new card?
   a. You will need to login to your Merchantrade Money mobile app
   b. Go to Card Settings
   c. Select New Card Activation
   d. Enter the last 4 digits of your card number and ID number
   e. Enter OTP
   f. Your card will be activated.

10. Am I required to set up a new Card PIN?
    a. Yes, after you have activated the card, you will be required to set a new PIN.

11. What should I do if I did not receive my new card after the stated period?
    a. Please contact our Customer Service hotline at +603 8313 8606 or +603 8318 8606.
    b. Or visit your nearest Merchantrade branch for assistance.

12. Whom should I contact for any inquiries?
    a. You can contact our Customer Service hotline at +603 8313 8606 or +603 8318 8606.
    b. Or you can walk into any Merchantrade branch for assistance.