

UNAUTHORISED TRANSACTION REPORTING POLICY

Updated Date: 9th JULY 2025

Effective Date: 30th JULY 2025

This Unauthorised Transaction Reporting Policy (this “**Policy**”) outlines the process for reporting and investigating Unauthorised Transactions made through your Touch ‘n Go eWallet account (“**Account**”). TNG Digital Sdn. Bhd. (“**TNGD**”) will review all reports of unauthorised use, whether online or offline, and may provide reimbursement only if the transaction is verified as unauthorised in accordance with this Policy.

1. Protection Against Unauthorised Transactions

As a user of the Touch ‘n Go eWallet, you are responsible for safeguarding your Account. However, when an Unauthorised Transaction occurs in your Account through no fault of your own, TNGD will refund such sums to you in accordance with this Policy.

For the purposes of this Policy, an “**Unauthorised Transaction**” occurs when the stored value (wholly or partially) is sent from your Account without your authorisation and not due to your own actions.

“**Unauthorised Transactions**” will not include the circumstances set out in Paragraph 5 below. In such circumstances, TNGD cannot be held liable for any consequences that may arise as a result.

2. Report Submission Process

There are 2 ways to submit a report for suspected Unauthorised Transactions:

- (i) Submit an Unauthorised Transaction Report via TNGD’s official website:
(https://support.tngdigital.com.my/hc/en-my/requests/new?ticket_form_id=360002719433&gl=1*1sfzudq*_gcl_au*MTMzNDg4NzU1OC4xNzM5NzYyOTQ1)
- (ii) Submit an Unauthorised Transaction Report via your Touch ‘n Go eWallet app:
Login to your Touch ‘n Go eWallet app → Security → Report Unauthorised Transaction → Submit Report

You are required to fill up the information as required in the Unauthorised Transaction Report and attach supporting documents relating to the suspected Unauthorised Transaction.

Supporting documents which are required to be attached with your submission include the following documentation:

- Police report with the transaction details for claims involving DuitNow transactions, or where instructed by TNGD;
- A screenshot of the suspected Unauthorised Transaction's transaction detail page from the Touch 'n Go eWallet app; and
- Any other relevant supporting documents relating to the suspected Unauthorised Transaction, e.g. bank/credit card statements with transaction details relating to the suspected Unauthorised Transaction which should also contain your name.

Note: A gentle reminder not to upload any sensitive personal information such as full bank account or credit card details. Credit card details should only be limited to first 6 and last 4 digits. TNGD shall not be liable for any files uploaded or for the disclosure of such information.

For further assistance, kindly contact TNGD's careline at 03-5022 3888 or email us via tngd.my/careline-webform.

3. Actions Taken by TNGD Upon Receipt of the Unauthorised Transaction Report

Once you have submitted the Unauthorised Transaction Report to TNGD and have provided TNGD with complete information and documentation relating to any suspected Unauthorised Transaction, TNGD will:

- (i) Conduct an investigation to determine whether there has been any actual Unauthorised Transaction that may be eligible for a refund under this Policy;
- (ii) Complete the investigation within 14 calendar days from the date of submission of full and complete information and documentation relating to the suspected Unauthorised Transaction; and
- (iii) Inform you of TNGD's decision once the investigation is complete.

In the event TNGD concludes that there has been an actual Unauthorised Transaction which is eligible for a refund of the Unauthorised Transaction amount, TNGD will credit such amount into your Account within 5 working days.

In the event TNGD concludes that the transaction is not an Unauthorised Transaction in accordance with this Policy, TNGD will notify you accordingly.

4. Eligibility for Coverage Under the Unauthorised Transaction Reporting Policy

You are covered under this Policy if:

- (i) You have linked your device for TapSecure prior to the date of the Unauthorised Transaction;
- (ii) You have successfully completed the full Account verification process (eKYC);
- (iii) The source of funds for the Unauthorised Transaction must originate from your own Account; and
- (iv) You have submitted the Unauthorised Transaction Report within 90 days from the date of the Unauthorised Transaction.

5. What's Not Covered Under the Unauthorised Transaction Reporting Policy?

- (i) Where duplicated claims were made through other methods, i.e. you have filed chargeback to your credit card issuer and / or any other e-wallet protection insurance product and / or you have lodged an official report to any official government organization;
- (ii) Where you have authorised a third party to have access to your Account (for instance, provided them with your login information or your mobile device). If the third party conducts transactions without your knowledge or permission, you shall be responsible for all the consequences arising from such use;
- (iii) Where intention of fraud or negligence is found;
- (iv) Where you fail to provide all the required information / documents for TNGD's investigation;
- (v) Where the Unauthorised Transaction took place under unforeseeable circumstances, including but not limited to, natural disasters, outbreak of war, terrorist incidents, and / or civil unrest, which are beyond TNGD's reasonable control;
- (vi) Where the Unauthorised Transaction took place as a result of any third-party terminal or system being impacted by, including but not limited to, hacking attempts, bank system upgrades / malfunctions, telco downtime, malware compromise etc.;
- (vii) Where any regulation or legal restriction prevents the reimbursement from being made to you;
- (viii) Where the mobile device is rooted, jailbroken or tampered in any way;
- (ix) Where the Touch 'n Go eWallet app is not downloaded from legitimate sources. Examples of legitimate and reliable sources are, but not limited to App Store, Google Play Store, HUAWEI AppGallery, and Vivo App Store;
- (x) Where an accidental and / or erroneous reload occurs, e.g. you reload using credit card A instead of credit card B;
- (xi) Where you have made a P2P or transfer to a third party by mistake/accident;

- (xii) Where you have fallen victim to a scam or fraudulent schemes, including situations where you are deceived into disclosing personal or financial information, or where unauthorised or malicious software is downloaded into your mobile device as a result of such scams, whether or not redirected from the Touch 'n Go eWallet; and/or
- (xiii) Any other circumstances as TNGD may deem reasonable.

6. Disputes

In the event of any dispute of the outcome of TNGD's investigation, you have the right to lodge a report to the Financial Ombudsman Scheme as provided for under Part VIII of the Financial Services Act 2013.

7. Miscellaneous

- (i) TNGD reserves the right at its absolute discretion, from time to time, to vary, add to, delete or otherwise amend this Policy or any part thereof by giving you 21 days' prior notice of such changes, additions or deletions and by publishing the updated Policy on TNGD's channels. You are advised to visit TNGD's website from time to time to keep updated on the latest version of this Policy.
- (ii) This Policy is governed by and construed in accordance with the laws of Malaysia. Any disputes arising out of or in connection with this Policy shall be subject to the exclusive jurisdiction of the courts of Kuala Lumpur.