

PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to use the Business Account. Be sure to also read the Terms and Conditions. Seek clarification from TNG eWallet if you do not understand any part of this document or the general terms.

TNG DIGITAL SDN BHD

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VERSION 1.0

1. What is this product about?

The Business Account is a dedicated eWallet solution tailored for SMEs and Individual Traders. It allows merchants to manage their business finances separately from personal funds, with enhanced features such as real-time settlements, higher wallet limits, and DuitNow transfers. It is available exclusively to registered TNG eWallet SME merchants.

2. What are the features of this product?

- Real-Time Settlement
 - Instant access to your sales proceeds — no waiting for end-of-day batching.
- Higher Wallet Limits
 - enjoy increased transaction flexibility based on your merchant category:

Merchant Type	Wallet Size	Monthly Transaction Limit	Annual Transaction Limit
Individual Traders	Up to RM60,000	Up to RM75,000	Up to RM720,000
SSM Merchants	Up to RM500,000	Up to RM625,000	Up to RM6,000,000

- DuitNow Transfers Enabled
 - Seamless fund transfers to bank accounts or via other DuitNow IDs.
- Digitised Fund Management
 - Clearly separate your business and personal finances for better cash flow tracking.
- Enhanced Security
 - Includes dedicated PIN access, fraud protection features, and a “Kill Switch” to instantly disable your account if needed.
- Fully Digital Onboarding
 - No paperwork or branch visits required — apply and activate directly through the TNG eWallet app.

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

Fee Type	Amount (RM)
Registration Fee	Free
Monthly/ Annual Fee	Free
DuitNow Transfers	Free
Real- Time Settlements	Free
Minimum Balance	Not Required

4. What are the key risks associated with this product?

- Account Misuse or Unauthorised Access
 - Users are advised to maintain strict confidentiality of their PIN and to use the Kill Switch in case of suspicious activity.
- Device Loss or Theft
 - If your device is lost or stolen, immediately activate the Kill Switch and contact TNG eWallet Careline.

- Phishing or Scams
 - Merchants must remain vigilant against fraud or scams attempting to obtain eWallet access credentials.

5. What do I need to do if there are changes to my business?

You are required to update your merchant profile within the TNG eWallet app or contact our customer service careline/ webform in the event of:

- Changes in business ownership
- Change of contact details
- Business closure

6. What are my responsibilities?

- Ensure that the wallet is used solely for business transactions.
- Keep your login credentials and PIN secure at all times.
- Monitor your transactions regularly and report discrepancies immediately.
- Use the Kill Switch function if you suspect any unauthorised activity.

7. Where can I get further information?

If you require further information or assistance, please contact:

- TNG eWallet Careline: 03-50223888
- Webform: <https://www.touchngo.com.my/customer-service/contact-us/>
- FAQ: <https://www.touchngo.com.my/business/business-account/>
- T&C: <https://www.touchngo.com.my/assets/pdf/business-account-tnc.pdf>