

PRODUCT DISCLOSURE SHEET

KINDLY READ THIS PRODUCT DISCLOSURE SHEET BEFORE YOU DECIDE TO SIGN UP AN EWALLET ACCOUNT WITH TNG DIGITAL SDN BHD (TOUCH N GO EWALLET). PLEASE MAKE SURE YOU ALSO READ THE TERMS AND CONDITIONS OF THE TOUCH 'N GO EWALLET BEFORE YOU TAKE UP THE PRODUCT AS THE TERMS AND CONDITION WILL BE BINDING ON YOU.

TNG Digital Sdn. Bhd.

Touch 'n Go eWallet Visa Card

28 September 2024

Version 2.1

1. What is this product about?

Touch 'n Go eWallet Visa Card ("**Visa Card**") is a prepaid card that can be used worldwide for the payment of goods and services, wherever a Visa card is accepted. The Visa Card is linked to your Touch 'n Go eWallet Mobile Application ("**TNGD App**") and the amount you may transact using the Visa Card is subject to you maintaining sufficient funds in your TNGD App (if any).

The TNGD App also allows you to view Visa Card payment history, reload your Visa Card and manage your Visa Card security information and functionality via the Visa Card Dashboard.

The Visa Card is issued by TNG Digital Sdn. Bhd. ("**TNGD**") and shall be read together with the Visa Card T&Cs, Touch 'n Go eWallet User Terms and Conditions and, unless otherwise stated, capitalised terms shall have the same meaning as defined therein.

2. What are the features of this card?

The Visa Card can be used for the purchase of goods and services at Visa merchants worldwide and to perform cash withdrawals at Visa accepted ATMs worldwide ("**Visa Card Related Transactions**"), subject to the prevailing Touch 'n Go eWallet ("**TNG eWallet**") account limits applicable to your eWallet Tier. For more information on TNG eWallet account limits, please refer [here](#).

In addition to the TNG eWallet account limits, the Visa Card is subject to the following cash withdrawal limits which forms part of the above monthly and annual transaction limits, based on your respective eWallet tier:

| Cash Withdrawal | Daily Limits | Monthly Limits |
|--------------------------|---|--|
| Transaction limit | Maximum 5 transactions per day | Leverage on existing Touch 'n Go eWallet threshold |
| Transaction amount limit | Maximum RM5,000 accumulated daily transaction (Amount limit per transaction is subject to the chosen ATM's bank/acquirer) | Leverage on existing Touch 'n Go eWallet threshold |

As for online and offline transactions, the Visa card is subject to the following limits as well:

| Transactions | Daily Limits | Monthly Limits |
|---------------------|--|--|
| Online Transactions | <ul style="list-style-type: none">Maximum 20 transactions per dayMaximum RM5,000 accumulated daily transactions | Leverage on existing Touch 'n Go eWallet threshold |

| | | |
|----------------------|---|--|
| Offline Transactions | <u>PayWave</u> <ul style="list-style-type: none"> Maximum 10 transactions per day (at max transaction limit of RM1,250 per transaction) Maximum transaction amount based on the limit set in your TNG eWallet Maximum RM1,250 accumulated daily transactions | Leverage on existing Touch 'n Go eWallet threshold |
| | <u>PIN</u> <ul style="list-style-type: none"> Maximum 15 transactions per day Maximum RM5,000 accumulated daily transactions | |

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

| Fee Type | Fees & Charges |
|--|-----------------------------|
| Visa Card Application Fee (Includes delivery fee of RM5) | RM15.00 |
| Annual Fee | RM8.00 |
| Visa Card Replacement Fee* | RM15.00 |
| Visa Card Cancellation Fee | Free |
| Domestic ATM Cash Withdrawal | RM1.40 |
| Cross-Border ATM Cash Withdrawal | RM10.00 |
| Cross-border Transaction Fee | Waived until further notice |

**Note: Visa Card replacement fee is only applicable for Visa Card replacement request made by Visa Cardholder. Not applicable if due to defect of Chip or Visa Card.*

***Note: All Fees and Charges are inclusive of applicable taxes, where applicable.*

4. What are the user's obligations / key terms of this products?

- User can apply for the Visa Card only via the TNGD App (available on Apple iOS and Android).
- User must have successfully completed the Account Verification process ("eKYC").
- User must be a Malaysian citizen, permanent resident or a foreigner legitimately residing or gainfully employed pursuant to a working visa in Malaysia with a valid mailing address in Malaysia.
- User is 12 years of age or above.
- User will be required to provide personal identification documents and any other documents that may be required by TNGD from time to time.
- User must ensure their eWallet balance has sufficient funds (i.e. available balance) before applying for the Visa Card and conducting any Visa Card Related Transactions.

- Upon Visa Card activation, user will be required to create a Visa Card security 6-digit Personal Identification Number ("**Visa Card PIN**"). The Visa Card PIN will be used when performing Visa Card Related Transactions.
- User is required to protect their Visa Card PIN and exercise all reasonable precaution to prevent loss and theft of their Visa Card or disclosure of the Visa Card PIN to any unauthorized person.
- The TNGD App account ownership which is linked to the Visa Card ownership, is non-transferable and shall only be used exclusively by the user. Users shall not allow or empower any third party to use their Touch 'n Go eWallet and cannot transfer or relinquish control or ownership of the account or use it for purposes which are not authorized by TNGD.
- In the event of loss or theft of the Visa Card or when the user discovers their Visa Card PIN has been compromised in any way, they must immediately freeze their Visa Card from unauthorised access by either (i) contacting TNGD Customer Service Help Desk or (ii) via the Visa Card dashboard on the TNGD App.
- Users are responsible for any Visa Card pending payments that is not credited from their TNGD App.
- User's top-up and Visa Card usage is limited to the maximum eWallet limits of the user's eWallet tier, and Visa Card cash withdrawal limits.
- Users must not use their Visa Card to purchase illegal goods or services or to use it for any unlawful and/or fraudulent activities.
- Users must check their eWallet statement from time to time to ensure Visa Card transactions performed are correct.
- TNGD may at any time vary, revise, change, amend, withdraw, substitute or remove any of the terms and conditions governing the use of the Visa Card. Any such amendment shall be posted on the TNGD App or website twenty-one (21) days prior to the revised being effective.
- If you fail to comply with any of the Visa Card Terms and Conditions, we shall be entitled to block, suspend, revoke and/or terminate your Visa Card.
- TNGD may also, at our discretion limit, block, suspend, revoke or terminate (without refunding any balance) your Visa Card or your use of the Visa Card if we detect any unusual, irregular, suspicious, fraudulent, or unauthorized activity or transactions on your Visa Card and/or account; or if we suspect misuse of your Visa Card and/or account.

****Important:** Please read the product **TNG Visa Card Terms and Conditions** for the full terms and conditions governing the use of the Visa Card including your obligations before you apply for the Visa Card.

5. What if a user fails their obligations?

- Disclosure of personal information such as Visa Card PIN, Visa Card number or Visa Card CCV ("**Visa Card Security Information**") and so forth, to an unauthorised person, may lead to an unauthorized use of the Visa Card and monetary loss to the user, of which TNGD will not be liable nor accountable for to the user.
- If the user's Touch 'n Go eWallet account has been verified, they will be protected by the Money-back Guarantee Policy; user will not be covered if they have breached the following:
 - When the unauthorised transaction is not made through the TNGD App.
 - When duplicated claims are made. For example, if the user has filed a claim with the merchant, TNGD would not accept the duplicated claim made to us.

- When the user has authorised a third party to access their TNGD App. If they conduct any transaction, then the user will be responsible for their actions.
 - When the intention of fraud or negligence is found.
 - When the user fails to provide all the required information and documents.
 - When the unauthorised transaction occurs under unforeseeable circumstances, including but not limited to natural disasters, war, terrorist attacks and/or civil unrest.
 - When the unauthorised transaction occurs as a result of a third-party terminal or system error which the user is well aware of. For example, hacking attempts, bank system upgrades, and telco downtime.
 - When there is a legal restriction that prevents the user to make any claims.
 - When the user's mobile phone is rooted or jailbroken.
 - When the user's TNGD App is downloaded from illegitimate sources.
 - When an accidental and/or erroneous Visa Card Transaction is performed by the user.
- If the user contravenes or fails to abide by any of the Terms and Conditions of the Touch 'n Go eWallet, TNGD shall be entitled to block, suspend, revoke and/or terminate the user's Visa Card.
 - Insufficient funds in the TNGD App may lead to inability of the user to effect a Visa Card Related Transaction. For accounts with insufficient funds, the pending payment amount will be deducted upon reload.
 - In addition to the events of default by the user, the account owner of the TNGD App, TNGD may at our sole discretion, limit, block, suspend or terminate your Touch 'n Go eWallet account and/or Visa Card if we detect any unusual, irregular, suspicious, fraudulent, or unauthorized activity on your TNGD App; or suspect misuse of your eWallet; or there is a contravention; non-adherence or breach by you to any of the provisions of the terms and conditions of Touch n' Go eWallet.

6. What are the major risks?

When using the TNGD App or Visa Card, the user shall not share their Visa Card Security Information to others. The user will need to beware and avoid using unsecured public network. There is also the risk of account take over due to loss or stolen mobile phone. Users are advised to always keep their TNGD App up to date with the latest app version to minimise exposure to cyber risk.

If the user's Visa Card is lost or stolen or they suspect that they have been the victim of unauthorized transactions, they must lock their Visa Card immediately by either:

- Logging into the TNGD App and selecting the "lock card" function; or
- Calling us at +603-50223888 (Mon-Sun 7:00am – 10:00pm).

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may choose from the following options:

- Calling us at +603-50223888 (Mon-Sun 7:00am – 10:00pm); or
- Completing the [customer webform](#) which can be found on our website.

8. Who is liable for unauthorized transactions due to loss or theft?

If the user has not verified their account, they shall be liable for such unauthorised transaction due to loss or theft. If they have completed the Account Verification process, they will be eligible for the Moneyback Guarantee policy. If there is a case of an unauthorised transaction, the source of fund must only come from the user's own TNGD App. The user shall be required to submit the Money-back Guarantee claim within sixty (60) days from the date of the unauthorised transaction. For further details regarding Money-back Guarantee policy, you may visit [here](#).

We may, however, limit the user's contactless payment liability to RM250 provided the user has not acted fraudulently and has sufficient evidence to prove so.

9. Can a user terminate their Visa Card?

Yes, a user may terminate their Visa Card by contacting our customer service careline at +603-50223888. The termination of the user's Visa Card will not impact the TNGD App balance of funds or usage. Confirmation of termination will be provided via written form by the customer service careline team.

10. Where can I get further information on the Visa Card?

If you have any queries, please contact us via the "Help" section of the Visa Card Dashboard on the TNGD App or contact us at:

| | |
|---|--|
| Address: Touch 'n Go Customer Experience Centre Ground floor, Tower 6, Avenue 5, Bangsar South, No 8, Jalan Kerinchi, 59200 Kuala Lumpur, Malaysia. | Operating Hours: Mon-Fri (Working days only)9.00am – 5.00pm |
| Telephone: +603-5022 3888 | Operating Hours: Mon-Fri 9:00am – 5:00pm |
| Customer webform: click here | Visa card website: click here |

If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at
Blok D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 1 300 88 5465
email: bnmtelelink@bnm.gov.my

The information provided in this PDS is valid as at 1 October 2024 and will be valid until the next periodical review.