

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>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.</p>	<p>TNG Digital Sdn. Bhd.</p> <p>Touch 'n Go eWallet Visa Card</p> <p>16 March 2026</p> <p>Version 5</p>
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**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 and cash withdrawal via Automatic Teller Machines ("ATM") using balance from your Touch 'n Go eWallet Mobile application at any Visa accepted terminals.

**2. What is the transactions limits?**

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 transactions (Amount limit per transaction is subject to the chosen ATM's bank/acquirer)	

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

Transactions	Daily Limits	Monthly Limits
Online	Maximum 20 transactions per day or Maximum RM9,999 accumulated daily transactions	Leverage on existing Touch 'n Go eWallet threshold
Offline	<p><b>PayWave</b></p> <p>Maximum 10 transactions per day or capped at RM1,250 accumulated daily</p> <p><b>PIN</b></p> <p>Maximum 20 transactions per day or capped at RM9,999 accumulated daily</p>	

**3. What are the fees and charges of this card?**

Card Type	Everyday Card	Travel Card
<b>Descriptions</b>	<b>Fees &amp; Charges</b>	
Visa Card application Fee (includes delivery fee of RM5)	RM15.00	RM20.00
Annual Fee (Waived for first year)	RM8.00	RM8.00
Visa Card Replacement Fee*	RM15.00	RM20.00
Visa Card Cancellation Fee	FREE	FREE
Domestic ATM Cash Withdrawal	RM1.50	RM1.50
Cross-border ATM Cash Withdrawal	RM10.00	RM10.00
Cross-border Transaction Fee	Waived until further notice	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?**

- I. Must apply via the TNG eWallet App and complete eKYC verification.
- II. Must be 12+ years old and legally residing or working in Malaysia with a valid local address.
- III. Must maintain sufficient eWallet balance for card use and set a secure 6-digit PIN upon activation.

- IV. Card and account are non-transferable and must not be used for illegal or unauthorized activities.
- V. Users are responsible for checking statements, safeguarding card/PIN, and reporting loss or misuse immediately.
- VI. TNGD may suspend or terminate the card/account if suspicious or non-compliant activity is detected.
- VII. Terms are subject to change with 21 days' notice via app or website.

**Important:** Refer to the full TNG eWallet Visa Card Terms and Conditions for complete details.

**5. What if a user fails their obligations?**

- I. User bears responsibility for losses due to sharing Visa Card security info (e.g. PIN, card number) with unauthorized parties — TNGD is not liable.
- II. Moneyback Guarantee does not apply if the user is negligent, authorizes third-party access, duplicates claims, or fails to provide required info/documents.
- III. Guarantee also doesn't apply in cases of fraud, natural disasters, system errors, rooted/jailbroken devices, or unofficial app downloads.
- IV. TNGD may block, suspend, or terminate the Visa Card/account if there is a breach of terms or suspicious, fraudulent, or unauthorized activity.
- V. Transactions may fail or be delayed due to insufficient eWallet balance — pending payments will be deducted once funds are reloaded.

**Important:** Always follow the full terms and use the app securely to avoid losing protections.

**6. What are the major risks?**

Users must not share their Visa Card security information with others, should avoid using the TNG eWallet App on unsecured public networks, and must protect their mobile devices to prevent account takeovers due to loss or theft. To minimize cyber risks, users are advised to keep their TNG eWallet App updated to the latest version.

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 TNG eWallet 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. What 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 TNG eWallet 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 TNG eWallet 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 TNG eWallet App or contact us at:

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