

PRODUCT DISCLOSURE SHEET

<p>PRODUCT DISCLOSURE SHEET</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</p> <p>Oct 2019</p> <p>Version 0.3</p>
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1. What is this product about?

The Touch 'n Go eWallet is an electronic wallet (e-wallet) that holds electronic money (e-money). This service via mobile application is offered by TNG Digital Sdn. Bhd. (TNGD).

2. What are the features of the Touch n' Go eWallet?

The Touch 'n Go eWallet offers many attractive features that make your life more convenient:

- Transfer money to other Touch 'n Go eWallet users
- Top up your mobile prepaid
- Pay for your utilities and mobile postpaid bills
- Purchase movie and flight tickets
- QR code payment at participating Touch 'n Go eWallet merchants
- Dynamic QR code payment at participating Touch 'n Go eWallet merchants
- To pay tolls via RFID and PayDirect feature
- To pay for parking

3. What are the types of eWallet size that is offered by Touch 'n Go eWallet?

The Touch 'n Go eWallet offers three types of eWallet size:

1. Once you download and registered an account, the default eWallet size is RM200.
2. By registering and binding your Credit/Debit Card into the Touch 'n Go eWallet, your eWallet size will be increased to RM1,500.
3. If you successfully register as RFID user or verify your account, you will be granted a higher eWallet size of RM5,000.



Nevertheless, certain features and functionality of the service shall not be available to Singapore Citizens and the eWallet size for any Singaporean citizen shall be fixed at Ringgit Malaysia Two Hundred (RM200.00) only.

You may also refer to the table below for a better overview on the Touch 'n Go eWallet sizes and its limitations:

eWallet Size	RM200	RM1,500	RM5,000	RM 200 (Singaporean User)
Upgrade Method	<ul style="list-style-type: none"> Upon Registration 	<ul style="list-style-type: none"> Save credit/ debit card as favourite. 	<ul style="list-style-type: none"> Sign up RFID Account Verification 	<ul style="list-style-type: none"> Sign up VEP RFID Account Verification
Service allowed	<ul style="list-style-type: none"> All payment transaction Reload PayDirect Receive Money 	<ul style="list-style-type: none"> All payment transaction Reload PayDirect Receive Money 	<ul style="list-style-type: none"> All payment transaction Reload PayDirect RFID Receive & Transfer Money 	<ul style="list-style-type: none"> Reload VEP RFID PayDirect
Daily Transaction Limit	Payment: RM3,000 (exclude transportation)	Payment: RM3,000 (exclude transportation)	<ul style="list-style-type: none"> Payment: RM3,000 (exclude transportation) Transfer Money: RM 1,000 	N/A
Monthly Transaction limit	Payment: RM4,500 (exclude transportation)	Payment: RM4,500 (exclude transportation)	Payment & Transfer Money: RM4,500 (exclude transportation)	N/A
Annual Transaction Limit (based on calendar year)	All: RM 50,000 (including transportation)	All: RM 50,000 (including transportation)	All: RM 50,000 (including transportation)	All: RM 50,000 (including transportation)

Note: Transportation = PayDirect and RFID

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

Fees charged by Touch 'n Go eWallet to our users:

Description	Fee Charged by Touch n' Go eWallet	
Joining Fee (Download and Register)	RM0.00	
Annual Fee	RM0.00	
Account Service Fee	RM0.00	
Reload eWallet Fee	Debit/Credit Card	RM0.00
	FPX Online Banking	RM0.00
	TNG Reload Soft Pin	RM0.00
Transactions Fee	QR Code Payments	RM0.00
	Dynamic QR Code Payments	RM0.00
	Online Payments	RM0.00



	Toll Payments	RM0.00
	Mobile Prepaid Top-ups	RM0.00
	Utilities and Bill Payments	RM0.00
	Movies and Flight Tickets Purchases	RM0.00
	Parking Payments	RM0.00
Fund Transfer		RM0.00
Termination Fee		RM0.00
SMS Notification Charges		RM0.00

5. What are the key terms of this product/What are my obligations?

- User can download the Touch 'n Go eWallet from the Apple App Store or Google Play Store via their own mobile smart phone.
- The mobile device used must meet the minimum operating system (Android & iOS) requirements in order to download and use the Touch n' Go eWallet.
- This product does not support any illegally modified devices such as, jailbroken/rooted devices or any device that has been altered in any way.
- 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.
- To provide personal identification documents and any other documents that may be required by Touch 'n Go eWallet from time to time.
- The Touch 'n Go eWallet account are PIN (Personal Identification Number) and Security Question enabled. User must create a 6-digit PIN in the Touch 'n Go eWallet and must use this PIN when they make a QR code transactions at participating Touch 'n Go eWallet merchants.
- Protect your 6-digit PIN. User must exercise all reasonable precaution to prevent loss and theft of their mobile phone or disclosure of the PIN to any unauthorized person.
- 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 Touch 'n Go eWallet.
- Users are responsible for ensuring sufficient funds in the account before effecting any transactions with the Card.
- Users are responsible for any pending payments that is not credited from their Touch 'n Go eWallet account.



- Users can not reload funds in excess of the eWallet limit that has been stipulated for the account by Touch 'n Go eWallet.
- Users must not use the Touch 'n Go eWallet account 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 transactions performed are correct.
- Upon termination of the user's Touch 'n Go eWallet account, the balance of funds in the eWallet account shall be refunded to the user after fourteen (14) business days from the said termination subject to confirmation provided to Touch 'n Go eWallet customer service careline team.
- We may at any time vary, revise, change, amend, withdraw, substitute or remove any of the terms and conditions governing the use of the Touch 'n Go eWallet. Any such amendment shall be effective twenty-one (21) days after the revised terms have been posted on the Touch 'n Go eWallet or website.
- The Touch 'n Go eWallet account ownership is non-transferable and shall only be used exclusively to the user.

6. What if I fail to fulfil my obligations?

- Disclosure of personal information such as PIN, credit card number and so forth to an unauthorised person may lead to an unauthorized use of the eWallet and monetary loss to the user, of which Touch 'n Go eWallet will not be liable nor accountable for to the user.
- If your account has been verified, you will be protected by the Money-back Guarantee Policy; you will not be covered if you have breached the following:
 - When the unauthorised transaction is not made through the Touch 'n Go eWallet.
 - When duplicated claims are made. For example, if the user has filed a claim with the credit card company, TNG Digital would not accept the duplicated claim made to us.
 - When the user has authorised a third party to access their eWallet account. 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 Touch 'n Go eWallet is downloaded from illegitimate sources.
 - When an accidental and/or erroneous reload is done by the user.
 - When a user mistakenly made a P2P transfer to a third party.
- If you contravene, breach or fail to abide by any of the Terms and Conditions of the Touch 'n Go eWallet shall be entitled to block, suspend, revoke and/or terminate of your account.
 - If you contravene, breach or fail to abide by any of the Terms and Conditions of the Touch 'n Go eWallet, we shall be entitled to disqualify your eligibility and entitlement of any promotions, campaigns and rewards.
 - Insufficient funds in account may lead to inability of the Touch 'n Go eWallet users to effect a transaction or, make payment via the Touch 'n Go eWallet. For account with insufficient funds, the pending payment amount will be deducted upon reload.
 - In addition to the events of default by you, the account owner of the Touch n' Go eWallet, we may at our sole absolute discretion, limit, block, suspend or terminate your Touch 'n Go eWallet account if we detect any unusual, irregular, suspicious, fraudulent, or unauthorized activity on your Touch 'n Go eWallet account; 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.

7. What are the major risks?

When using the Touch 'n Go eWallet, do not share your 6-Digit PIN, security question and answers to others. You 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 Touch 'n Go eWallet up to date with the latest app version to minimise exposure to cyber risk.

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



If you have not verified your account, you shall be liable for such unauthorised transaction due to loss or theft.

If you have completed the Account Verification process, you will be eligible for the Money-back Guarantee policy. If there is a case of an unauthorised transaction, the source of fund must only come from the user's own eWallet account. The user shall be required to submit the Money-back Guarantee claim within 60 days from the date of the unauthorised transaction. For further details regarding Money-back Guarantee policy, you may visit [here](#).

As a safety precaution, we recommend you to do the following if you lost your mobile phone that has a Touch 'n Go eWallet:

- Use another smartphone to log out your Touch 'n Go eWallet account; OR
- Contact our Customer Careline at +603 5022 3888 to immediately suspend your Touch 'n Go eWallet account. This is to protect your balance in your Touch 'n Go eWallet account.

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

It is important that you inform us on any changes in your contact details to ensure that all information is able to reach you. Do contact our customer service careline at +603 5022 3888 anytime between 9am and 6pm for further assistance or email us at tngewalletcs@tngdigital.com.my. Our friendly customer service careline team will be ready to assist you.

10. Can I terminate my Touch 'n Go eWallet account?

Yes, you may terminate your Touch 'n Go eWallet account by contacting our customer service careline at +603 5022 3888 anytime between 9am and 6pm, Monday to Friday, they will be ready to assist on your needs.

Upon termination of the user's Touch 'n Go eWallet account, the balance of funds in the eWallet account shall be refunded to the user after fourteen (14) business days from the said termination subject to confirmation provided to Touch 'n Go eWallet customer service careline team.

11. Where can I get further information on the Touch 'n Go eWallet?

If you have any enquiries, please contact our customer service careline at +603 5022 3888 anytime between 9am and 6pm, Monday to Friday or visit our website at <https://www.tngdigital.com.my/>.



NOTE: The information provided in this Product Disclosure Sheet is issued as at October 2019 and will be valid until the next periodical review.

