

Money-back Guarantee

Term and Conditions

Updated as of OCTOBER 2019

TNG Digital Sdn Bhd (The Company) 'Money-back Guarantee' Policy is our guarantee that you won't be held responsible for unauthorised charges made with your Touch 'n Go eWallet account ('TNG eWallet account'). You are protected if your TNG eWallet account stored value is fraudulently used, online or offline.

1.1 Protection against unauthorised transactions

As a user of TNG eWallet, you have the obligation to ensure the safety of your account. However, when an unauthorised transaction occurs in your account due to no fault of your own, The Company will refund such sums to you in accordance to the Money-back Guarantee policy subject to the applicable terms and conditions.

An "unauthorised transaction" occurs when the stored value (wholly or partially) is sent from your TNG eWallet account without you authorising it and due to no fault of your own.

Please note that if, however, you authorise/allow someone to access your TNG eWallet account (for instance, provide them with your login information or 6-digit pin) and they conduct transactions without your knowledge or permission, The Company will not be responsible for all the consequences arising from this manner of unauthorised use and such transactions will not be covered under this Money-back Guarantee Policy.

1.2 How do I submit my claim for my unauthorised transaction?

There are 2 ways to file your unauthorised transactions, of which the first is The Company's website and the second is via your TNG eWallet app.

1.2.1 The Company's Website

Step 1 : Kindly go to <https://www.tngdigital.com.my/cmsapp/form/> website.

Step 2 : Fill up the information as required in the page, together with any attachment of the unauthorised transaction.

Step 3: Please attach the following:

- a picture from your TNG eWallet account transaction detail page; and/or
- other valid supporting documents ie. bank/credit card statement with transaction details together with your name; and ensure

**The picture should be in JPEG/TIF format, not bigger than 2MB size.

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. The Company shall not be liable for any files uploaded or any disclosure of such information.

Alternatively, you can get further guidance from careline at 03-5022 3888 or email to mbg@tngdigital.com.my for further information.

1.2.2 TNG eWallet App

Step 1 : On the home screen of your mobile apps, kindly tap on your profile picture (top, right hand corner).

Step 2 : Once the profile page pops up, tap on the 'Money-back Guarantee' banner. Once you are at Money-back Guarantee screen, tap on the 'submit your request here' link.

Step 3 : Fill up the information as stated in the page and any attachment of the unauthorised transaction.

Step 4: Please attach the following:

- a picture from your TNG eWallet account transaction detail page; and/or
- other valid supporting documents ie. bank/credit card statement with transaction details together with your name; and ensure

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Alternatively, you can get further guidance from careline at 03-5022 3888 or email to mbg@tngdigital.com.my for further information.

1.3 Actions taken by The Company upon receipt of notification

a. Once you have notify The Company and have provided The Company with the complete information/documents relating to any suspected unauthorised transaction, the following actions will be performed:

- The Company will conduct an investigation to determine whether there has been any unauthorised transaction that may be eligible for protection.
- The Company will complete the investigation within 5 working days from the date you provided The Company with the complete information/documents relating to the unauthorised transaction.
- We will inform you of our decision once we complete the investigation.
- Should The Company be unable to complete the investigation within the specified timeframe, we will notify you accordingly to seek your approval to continue with our investigation.

b. Should the decision be in your favor, we will credit the full amount of the unauthorised transaction to your Touch 'n Go eWallet account within 5 working days.

c. If the decision is not in your favor, we will notify you accordingly.

1.4 Eligibility

Users are covered under 'Money-back Guarantee' Policy when:

- Users have completed their TNG eWallet account upgrade by completing a full verification process and validated by our team
- The source of funds for the unauthorised transaction must originate from the User's own TNG eWallet account, and;
- Users notify The Company in the manner prescribed herein within 60 days from the date of the unauthorised transaction.

1.5 What's not covered?

- Where duplicate claims were made through other methods, i.e. you have filed chargeback to your credit card issuer;
- Where you have authorised another third party to have access to your account (for instance, provided them with your login information). If the third party conducts transactions without your knowledge or permission, you shall be responsible for all the consequences arising from such use;
- Where intention of fraud or negligence is found;
- Where users fail to provide all the required information/documents for The Company's investigation;
- 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 The Company's reasonable control;
- Where the unauthorised transaction took place as a result of any third party terminal or system being impacted by, including and not limited to, hacking attempts, bank system upgrades/malfunctions, telco downtime, etc. of which you are aware before the unauthorised transaction took place;
- Any regulation or legal restriction that prevent the reimbursement to be made to you;
- Where user's mobile phone is rooted or jailbroken;
- Where user's TNG 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**;
- Where an accidental and/or erroneous reload occurs, i.e you reload using credit card A instead of credit card B;
- Where users have made a P2P or transfer to a third party by mistake/accident; and/or
- Other reasons The Company deems reasonable.

1.6 Disputes

In the event of any dispute, users have the right to lodge a report to the Financial Ombudsman Scheme as provided for under Part VIII of the Financial Services Act 2013.