

PAYMENT PROTECTION POLICY

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This **CARTEC-MALAYSIA** Payment Protection Policy ("Policy") supplements the **CARTEC-MALAYSIA** Terms of Use, **CARTEC-MALAYSIA** Wallet Privacy Policy and **CARTEC-MALAYSIA** Wallet Terms and Conditions (collectively, the "**CARTEC-MALAYSIA** Terms") with regard to your **CARTEC-MALAYSIA** Account. If any matter is not provided for in this Policy but is provided for in the **CARTEC-MALAYSIA** Terms, the provisions of the **CARTEC-MALAYSIA** Terms shall prevail.

If there is a conflict between the provisions of this Policy and the provisions of **CARTEC-MALAYSIA** Terms, the provisions of this Policy shall prevail to the extent of such conflict. Unless otherwise expressly provided herein, the capitalized terms shall have the same meanings as set forth in the **CARTEC-MALAYSIA** Terms. This Policy is a legal agreement between you and **CARTEC MALAYSIA SDN. BHD.**

By using your **CARTEC-MALAYSIA** Account, you agree to be bound by the terms of this Policy.

1 PROTECTION AGAINST UNAUTHORIZED TRANSACTIONS.

1.1 **CARTEC-MALAYSIA** will provide you with compensation for Unauthorized Transactions (defined below), provided that you comply with the procedures set out within the Policy.

1.2 An "Unauthorized Transaction" occurs when, because of a fraudulent take-over of the **CARTEC-MALAYSIA** Account:

1.2.1 A transaction is made from the value stored within your **CARTEC-MALAYSIA** Wallet that you did not authorize and that did not benefit you;

1.2.2 A transaction or Top Up to the **CARTEC-MALAYSIA** wallet is made from a credit or debit card saved in your **CARTEC-MALAYSIA** Account that you did not authorize and that did not benefit you; or

1.2.3 A transaction or Top Up to the **CARTEC-MALAYSIA** wallet is made from the Direct Link account, that you did not authorize and that did not benefit you.

- 1.3 Notwithstanding the foregoing, you have an obligation to ensure the safety and security of your **CARTEC-MALAYSIA** Account. If you authorize someone to access your Wallet by providing them with your login information or otherwise, and they conduct transactions without your knowledge or permission, you shall be responsible for all consequences arising from such use.

2 NOTIFY CARTEC-MALAYSIA

- 2.1 You should immediately notify **CARTEC-MALAYSIA** if you believe there has been an Unauthorized Transaction or unauthorized access to your **CARTEC-MALAYSIA** Account. To be eligible for compensation under this Policy, you must notify us within 60 days from the date an Unauthorized Transaction first appears in your account.
- 2.2 You should regularly log into your account and review your order history to ensure that there has not been an Unauthorized Transaction. **CARTEC-MALAYSIA** will send you an e-mail through the e-mail address you have provided to notify you of every transaction made in your account. You should check these transaction confirmation messages to ensure that each transaction has been authorized by you and the information in your account is accurate.
- 2.3 If an Unauthorized Transaction appears in your account, please contact **CARTEC-MALAYSIA** Customer Service through the contact us page (<https://www.cartecmalaysia.com/contact>). You will need to provide a complete set of information and/or documentation, in accordance with the requirements set out on that page and as requested by us, in order for the investigation to begin. **CARTEC-MALAYSIA** will only initiate an investigation upon receipt of all information/documents.

3 ACTIONS TAKEN UPON RECEIPT OF NOTIFICATION

- 3.1 Once you notify us and provide us with a complete set of the necessary information and/or documents that we request, we will do the following:

- 3.1.1 We will conduct an investigation and determine whether there has been an Unauthorized Transaction.
- 3.1.2 **CARTEC-MALAYSIA** will complete the investigation within 2 working days from the date where all necessary information and/or documents were received by us.
- 3.1.3 We will inform you of our decision once we complete the investigation.
- 3.2 If we determine that the Unauthorized Transaction is one which qualifies for **CARTEC-MALAYSIA** Payment Protection, we will credit the full amount of the Unauthorized Transaction to the respective sources as shown below

UNAUTHORISED TRANSACTION FROM	REIMBURSEMENT MADE TO
CARTEC-MALAYSIA WALLET	CARTEC-MALAYSIA WALLET
SAVED CARD	SAVED CARD*
DIRECT LINK	CARTEC-MALAYSIA WALLET

*Customer's receipt of reimbursement amount is dependent on the Bank/Partner's processing timelines

- 3.3 If we determine that the Unauthorized Transaction is one that does not qualify for **CARTEC-MALAYSIA** Payment Protection, we will send you an email to notify you of our decision which shall be final and conclusive.

4 SCOPE OF PROTECTION

- 4.1 The following types of transactions are excluded from the scope of coverage of our **CARTEC-MALAYSIA** Payment Protection Policy:
 - 4.1.1 Disputes on genuine transactions, such as non-receipt of the item you have purchased;

- 4.1.2 Where we determine that there has been fraud or negligence on behalf of the Customer. For example, if we determine that you have willfully provided your account credentials to third parties, have acted fraudulently or have failed to take all steps and precaution in protecting your account;
- 4.1.3 Where we determine that you have a proven track record of engaging in and/or abetting fraudulent activity and/or disputes of unauthorized transactions;
- 4.1.4 Where the Unauthorized Transaction took place under unforeseeable circumstances, including but not limited to natural disasters, outbreak of war, terrorist incidents, civil unrest, which are beyond **CARTEC-MALAYSIA**'s reasonable control;
- 4.1.5 Where the Unauthorized Transaction took place as a result of any terminal or system (including **CARTEC-MALAYSIA** and Alipay) being impacted by, including and not limited to, hacking attempts, bank system upgrades/malfunctions, telco downtime etc., which you were aware before the Unauthorized Transaction took place;
- 4.1.6 'Compromises arising from 3rd party partners': The Unauthorized Payment was the result of a compromise by a 3rd party partner such as a partner bank; or
- 4.1.7 Any regulatory or legal restriction that prevents the reimbursement to be made to the Customer.