

## CARTEC-MALAYSIA WALLET PRODUCT DISCLOSURE

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The information provided in this disclosure sheet is valid as at 29 June 2020.

## 1 WHAT IS THIS PRODUCT ABOUT?

**CARTEC-MALAYSIA WALLET** (“the Wallet”) is a network-based e-money instrument that is accessible via the **CARTEC-MALAYSIA** e-commerce platform or **CARTEC-MALAYSIA** Mobile Application for payment of purchases.

**CARTEC-MALAYSIA WALLET** contains monetary value stored electronically in exchange of funds paid by **CARTEC-MALAYSIA WALLET USER** (“you” or “user”) to **CARTEC-MALAYSIA WALLET ISSUER** (“XXXX.”).

**CARTEC-MALAYSIA WALLET** value will be deducted from the Wallet balance whenever purchases are made. **CARTEC-MALAYSIA** Wallet user must ensure that the Wallet is pre-loaded before making purchases and/or other transactions. **CARTEC-MALAYSIA** Wallet can only be used for payment of purchases made on **CARTEC-MALAYSIA** e-commerce platform or **CARTEC-MALAYSIA** Mobile Application.

## 2 WHAT ARE THE FEES AND CHARGES I HAVE TO PAY?

There are currently no fees and charges imposed to use **CARTEC-MALAYSIA** Wallet and refund of balance for closure or termination of wallet.

## 3 WHAT ARE THE KEY TERMS OF THIS PRODUCT?

The maximum wallet balance is RM10,000.00

The maximum wallet top up limit is RM10,000.00

The maximum transaction limit is RM5,000.00 per transaction;

The maximum monthly transaction limit is RM10,000.00

The maximum amount of transaction using your **CARTEC-MALAYSIA** Wallet per calendar year (i.e. 1 Jan to 31 Dec) shall not exceed RM60,000.00

Your **CARTEC-MALAYSIA** Wallet may also contain Refund coupons or Promo coupons. Both Refund coupons and Promo coupons are not legal tender not considered as e-money not transferrable and are subjected to the **CARTEC-MALAYSIA** Terms & Conditions;

Withdrawal of **CARTEC-MALAYSIA** Wallet balance is not allowed unless upon closure of the Wallet.

If you decide to close your **CARTEC-MALAYSIA** Wallet, you may do so by contacting our customer support team at <https://www.cartecmalaysia.com.my/contact/> within the specified operating hour. Once the Wallet is closed, we will make the necessary arrangement to refund your Wallet balance. For details on refund process, please refer to <https://www.cartecmalaysia.com.my/centerdesk/refunds>

If you have any question or request on **CARTEC-MALAYSIA** Wallet and its usage, you may contact our Customer Care team at <https://www.cartecmalaysia.com.my/contact/>

#### 4 WHAT ARE THE MAJOR RISKS?

To avoid your username and password from being exposed and compromised, please ensure that you keep your account name, password and device used for access to your **CARTEC-MALAYSIA** Wallet secure at all times and change your password on a regular basis.

You must not disclose your username and password to any third party at all times.

You must not allow your **CARTEC-MALAYSIA** Wallet to be used or operated by any third party at all times.

We will not be held liable for any loss (both financial and non-financial) suffered by you due to your negligent

For any unauthorized access to or usage of your **CARTEC-MALAYSIA** Wallet, please do the following:

- i. Contact our Customer Care immediately to block your **CARTEC-MALAYSIA** Wallet. You may refer to our contact details provided at <https://www.cartecmalaysia.com.my/contact/>
- ii. Update your password immediately.

## **5 WHAT DO I NEED TO DO IF THERE ARE CHANGES TO MY CONTACT INFORMATION?**

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.

You may update your contact details by logging into your account, choose Account Information Panel and update your information (example phone number, email, address)

## **6 WHERE CAN I GET FURTHER INFORMATION?**

If you have any inquiry, please refer to our Help Center at <https://www.cartecmalaysia.com.my/deskcenter/> or our contact details at <https://www.cartecmalaysia.com.my/contact/>

## **7 OTHER E-MONEY PRODUCTS AVAILABLE?**

Nil