

VISA PREPAID CARD TERMS AND CONDITIONS

20210324

The Kiple Visa Prepaid Card is issued by Kiplepay Sdn Bhd.

This Visa Prepaid Card Terms and Conditions ("**Prepaid Card T&C**") is supplemented to, and must be read together with the Digital Wallet Terms and Conditions ("**DW Terms**"), Privacy Policy and Product Disclosure Sheet, both available at the Website.

We urge you to read the Prepaid Card T&C, DW Terms, and Privacy Policy (collectively "**Agreement**") carefully to ensure that you understand each provision, as the use of the Card is subject to the terms and conditions provided in the Agreement.

1. GENERAL

Except as expressly modified herein, all the terms and conditions set out in the DW Terms shall apply mutatis mutandis to this Prepaid Card T&C. By applying, activating, retaining, using, or allowing someone else to use the Card, we will treat that you are agreeing to be bound by the Prepaid Card T&C and each of the following agreements that applies to you in its entirety from that point onwards: -

- **DW Terms**
- **Privacy Policy**
- **Product Disclosure Sheet**

If you do not agree to the terms of the Agreement you must not use the Card. You may cancel the Card by contacting our Customer Service Support.

2. DEFINITIONS AND INTERPRETATIONS

2.1 Definitions.

All the capitalised words used in this Prepaid Card T&C shall have the same meaning ascribed to it in the DW Terms. You can thus rely on the same definitions provided therein unless we provide you with different definitions here to cater for the use of this Prepaid Card T&C.

"Account"	means the digital wallet account you have opened with us and through which you access the Available Balance for use with the Card.
"ATM"	means Automated Teller Machine.
"Card"	means Kiple Visa Prepaid Card, including any replacement card.

“Cardholder” or “you” or “yours”	means you, an individual who has personally applied for and has been granted and issued the Card by us.
“Card Number”	means the 16-digit number embossed on your Card.
“Card Transaction”	means any transaction you made with your Card to pay for goods and services, whether in a store, online or over the telephone.
“Customer Service Support”	means +603 3000 8929, support@kiplepay.com or live chat.
“Kiplepay” or “we” or “us” or “ours”	means Kiplepay Sdn Bhd (200001007771/ 510377-P).
“Visa”	means Visa Worldwide Pte. Ltd.

3. ELIGIBILITY AND IMPORTANT PROCEDURES TO OBTAIN A CARD

- 3.1 The Card is only available for those who are aged eighteen (18) years and above, who are Malaysian citizens or Malaysian permanent residents or foreigners legitimately residing or gainfully employed pursuant to a valid working visa and with a valid mailing address in Malaysia. If you are below 18 years or are not a Malaysian citizen, Malaysian permanent resident or foreigner legitimately residing or gainfully employed pursuant to a valid working visa and with a valid mailing address in Malaysia, you are not eligible for the Card.
- 3.2 You may not apply a Card for and on behalf of another person. Neither can you request an additional Card for another person.
- 3.3 To help the Appropriate Authority fight the funding of terrorism and money laundering activities, we are required to conduct e-KYC on you to verify your identity. We may also ask for additional Personal Data, records and documents in addition to those required when creating an Account with us.

4. OWNERSHIP

- 4.1 The Card is and will remain our property. However, you will be solely and completely responsible for the possession, use and control of the Card. You must surrender the Card to us immediately upon request.

5. ACTIVATING YOUR CARD AND FEES & CHARGES

- 5.1 The Card will be sent to the delivery address provided by you. You must ensure that the delivery address and contact details are correct and accurate. In the event the Card did not reach the intended destination and has to be replaced and/or misused, you understand and agree that you will need to bear the consequences or liability resulting thereof, including but not limited to, any Transactions made and/or paying the relevant Fees & Charges for replacement.
- 5.2 You must activate the Card before it can be used and you will need to log in to your Account and then follow the onscreen instructions on the Mobile App to complete the activation process. When you receive your Card, please sign the back of it as soon as you receive it and keep it safe.
- 5.3 You will be required to select a PIN for your Card when you activate your Card as a security feature. You will be asked to enter the PIN for Card Transaction.
- 5.4 You agree to pay all applicable Fees & Charges. All the Fees & Charges will be withdrawn from your Account by us. If, at any time, the remaining Account balance is less than the Fees & Charges being assessed, the balance of your Account will be applied to the Fees & Charges resulting in a zero balance on your Account, and your Card Transaction may be declined. The remainder of the Fees & Charges due will be collected at the next Top-Up into your Account.

6. CARD DESCRIPTION AND USE OF YOUR CARD

- 6.1 The Card is a prepaid card and is not a debit card or credit card. Your Card is issued by us under a license from Visa and is Visa payWave enabled.
- 6.2 The Card can be used to make any Card Transaction as long as the total value of the Card Transaction and any Fees & Charges do not exceed the Available Balance in your Account. You can use the Card at any location that displays the Visa acceptance mark, including shops, restaurants, online or on the telephone. If you use your Card Number without presenting your Card (such as for a mail order, telephone, or online purchase), the legal effect will be the same as if you used the Card itself.
- 6.3 We reserve the right to increase or decrease Card Transaction limit at any time. Certain types of transactions may be prohibited. If you have questions about what transactions are prohibited, please refer to our Website.
- 6.4 The use of the Card and any Card Transaction may be subject to Taxes. You shall be responsible to pay those Taxes. The Taxes required to be paid will be billed to your Account.
- 6.5 You must not give your Card to anyone else to use. You are responsible for all Card Transaction initiated. If you permit another person to have access to your Card, Card Number and/or PIN, we will treat this as if you have authorized such use and you will be liable for all Card Transaction and

Fees & Charges incurred by those persons. You are wholly responsible for the use of the Card according to the terms and conditions of the Agreement.

- 6.6 The Card is non-transferable and it may be cancelled, repossessed, or revoked at any time without prior notice subject to applicable Law.

7. ACCOUNT SECURITY

- 7.1 You are responsible for maintaining adequate security and control of your Card, Card Number, PIN, and/or any other details that you use to access your Account.
- 7.2 If you: -
- (a) believe that anyone has gained access to your Card Number and/or PIN; or
 - (b) know or suspect that your Card has been lost, stolen or otherwise compromised,
- please freeze your Card via the Mobile App immediately and let us know by contacting contact Customer Service Support. Any delay in notifying may result in you being liable for any losses. If you suspect that your Card is being used by someone else you should also contact the police and report the incident.
- 7.3 If your Card is used without your permission, or is lost, stolen or if you think the Card may be misused, we may disclose to appropriate Authority, your Personal Data and any information which we reasonably believe may be relevant.
- 7.4 If you need to replace your Card for any reason, please request for a replacement through the Mobile App, and certain Fees & Charges may apply. You can contact Customer Service Support if needed.

8. CASH ACCESS

- 8.1 With your PIN, you may use your Card to withdraw cash from any participating Visa institutions under the Visa payment network or ATM that bears the Visa Brand Mark. All cash withdrawal transactions and other transactions performed at ATMs are subject to certain Fees & Charges.
- 8.2 There is a maximum cumulative amount that may be withdrawn per day from an ATM. Please check our Website for further details.
- 8.3 We reserve the right to block, suspend or decline any cash withdrawal transaction at our sole and absolute discretion, with or without reasons, and without any liability towards you.

9. PRE-AUTHORISED TRANSACTIONS

- 9.1 Any preauthorisation amount will place a “hold” on the Available Balance in the Account until the Merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to fourteen (14) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

10. TRANSACTIONS MADE IN FOREIGN CURRENCIES

- 10.1 If you obtain your cash or make a purchase in a currency other than Malaysian Ringgit, the amount deducted from the Available Balance will be converted by Visa into an amount Malaysian Ringgit at an exchange rate on the day the transaction is processed.

11. ACCOUNT BALANCE AND PERIODIC STATEMENTS

- 11.1 You are responsible for keeping track of the Available Balance in your Account. It is important to know your Available Balance before making any Card Transaction. To check your Available Balance, please log into your Account via the Mobile App. We also recommend that you check your transaction history regularly via the Mobile App.
- 11.2 You will not receive paper statements, transaction statements, or any other correspondence or notice. If you require a hardcopy, you may request from us by contacting Customer Service Support. We may charge you certain Fees & Charges.

12. RECEIPTS

- 12.1 You should get a receipt from the Merchant at the time you make a transaction using your Card. You should retain, verify, and reconcile your transactions and receipts. We are not liable for providing a receipt for transactions initiated through the use of the Card that you should have obtained from a Merchant.

13. CARD REPLACEMENT

- 13.1 If you need to replace your Card for any reason, please contact the Customer Service Support. Do note we may charge certain Card Transaction Fee.

14. CARD EXPIRATION

- 14.1 Subject to applicable Law, you may use your Card only through the Card expiration date. The expiration date is identified on your Card. The funds in your Account will not expire, regardless of the expiration date on your Card, but remain subject to any inactivity and unclaimed property provisions of the DW Terms.
- 14.2 Shortly before your Card expires, we may provide you with a replacement Card or contact you to ask whether you require a replacement Card. You must ensure that you have sufficient funds in your Account to cover any Fees & Charges prior to using your replacement Card. We reserve the right not to reissue your Card.
- 14.3 Following expiry or cancellation of your Card or termination of this Agreement, you will not be able to use your Card and you must destroy it by cutting through the card chip and the magnetic stripe. You must use all reasonable efforts to dispose of your Card securely so that no unauthorized party can obtain your Card Number or the PIN.

15. OUR LIABILITY FOR FAILURE TO COMPLETE CARD TRANSACTIONS

- 15.1 The use of the Card shall be subject to all provisions of the applicable Law. We may, at our own discretion, delay, block or refuse to make a Card Transaction if we believe on reasonable grounds that making any Card Transaction may breach any of the Laws, or of any other country and we will incur no liability to you if we do so.
- 15.2 In addition to those set out above and in the DW Terms, we will also not be liable to you in the following circumstances: -
- (a) If access to your Card has been blocked after you reported your Card lost or stolen;
 - (b) if an ATM where you are making a cash withdrawal does not have enough cash; and/or
 - (c) if an electronic terminal where you are making a transaction does not operate properly.

16. CANCELLATION

- 16.1 When you terminate the Account in accordance with the DW Terms, you will no longer be able to use the Card.

17. IN CASE YOU ARE WONDERING ON TOPICS NOT COVERED HERE

- 17.1 If you can't find any topics here, such as disputes with Merchants, and so forth, we have it covered under the DW Terms. So, please refer to that document as it applies to you too.