

PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you activate and use your Kiple Visa Prepaid Card. You are advised to read the general terms and conditions.)

**<Kiplepay Sdn. Bhd.>
<Kiple Visa Prepaid Card>
<19 August 2021>**

Product Disclosure Sheet (PDS)**1. What is this Product about?**

The Kiple Visa Prepaid Card (“VISA Prepaid Card”) is a prepaid card that is linked to your Kiple e-wallet account. You can use the VISA Prepaid Card like a Debit Card to make cashless payments in retail stores and e-commerce stores where Visa is accepted, provided that there is remaining wallet balance in your Kiple e-wallet account. This applies for usages in both domestic and international countries.

You can withdraw any amount of your Kiple e-wallet account balance at any Visa Automated Teller Machines (“ATMs”) worldwide.

2. What are the features of this VISA Prepaid Card?

Features	Description
E-Wallet Limit	RM10,000 Kiple E-Wallet limit
Card Acceptance	Accepted in all Visa merchants worldwide for both retail and e-commerce stores
Withdrawal	Available in any Visa supported ATMs worldwide
Rates	No interest rates for domestic usage

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

Description	Fees
Card Issuing Fee	One-time fee charged : RM20 These fees can be rebated to you within a specified time during the waiver period disclosed on Kiple’s website (www.kiple.com/visa).
Annual Fee	No charges for 1st year. For subsequent year the Annual Fee is RM12, which RM1 will be debited from your Kiple e-wallet account monthly.
Domestic Withdrawal Fee	RM2
International Withdrawal Fee	RM14 Subject to additional fees imposed by the ATM located overseas (not more than RM14 per withdrawal).
Card Replacement Fee	RM20.00
Statement per hard copy	RM5.00 e-statement will be free of charge.
Sales Draft Retrieval Fee	RM15.00 per copy
Overseas Conversion rate	Transactions made in foreign currency shall be converted to MYR at the conversion rate and charges as determined

Description	Fees
	by card schemes on the day of conversion. A service fee of 1% will be charged for each transaction.

4. What are the key terms of this product?

- The VISA Prepaid Card has to be activated via Kiple App before the card can be used.
- You are required to set your Card Personal Identification Number (“Card PIN”) in the Kiple App to be used in any transactions that requires your Card Pin to be provided.
- You should ensure that there are sufficient funds in your Kiple e-wallet account before you use your VISA Prepaid Card to ensure your payment service is not disrupted.
- You can request for a replacement VISA Prepaid Card where your original card will be deactivated and non-functional once the new VISA Prepaid Card is activated.
- For security measures, your VISA Prepaid Card usage and payment transactions is capped based on periodic table which you can refer to at <http://www.kiple.com/visa>.
- You shall not use the VISA Prepaid Card for any unlawful purpose, including the purchase of goods or services prohibited by applicable laws or regulation
- In the event you commit any breach of non-performance, untrue statements, misrepresentations, warranties, and/or declarations, we shall be fully entitled at our sole and absolute discretion to suspend, block or terminate any transactions undertaken by you and take further and appropriate action which may include suspending, blocking and/or terminating your VISA Prepaid Card.

5. What are the major risks you need to be aware of?

The VISA Prepaid Card is directly linked to your Kiple e-wallet account therefore, you have to be aware of the major risks if the preventive measures listed below (but not limited to) are not taken:

- You must not disclose your Card PIN, OTP, Password or Passcode to any third parties.
- You must always secure your Card PIN, E-Wallet PIN or Login details of your Kiple e-wallet account at all times
- You are advised to freeze your VISA Prepaid Card immediately in the Kiple App, in the event when you have lost, misplaced or have your VISA Prepaid Card stolen from you.
- You are advised not to allow any unauthorized or third parties use of your VISA Prepaid Card.
- You are advised to be alerted on any notifications and emails sent from Kiple relating to your Kiple e-wallet account.

You are fully liable for any transactions made via your VISA Prepaid Card prior to freezing your card.

You are strictly advised to keep your VISA Prepaid Card secure at all times.

As a VISA Prepaid Card user, if you fail to report or make a dispute of any written errors, discrepancies or inaccuracies of your card transactions within 60 days from the date of your e-statement, you will lose your right to dispute any transactions and the recorded transaction details shall be deemed final and conclusive.

When you use your VISA Prepaid Card to perform an online transaction (that is, through Internet sites, e-commerce platforms and other e-portals) to purchase goods and services, you will be held liable for the transaction performed. Therefore, you are advised only to perform any online related purchases with a trusted and good reputable merchant.

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

You are required to provide the latest and correct information via Kiple app. If you need to change your contact details and are unable to do so, you may contact our Kiple Customer Service Hotline or Support Email.

7. What should I do if my physical VISA Prepaid Card is lost or stolen?

In the event your physical VISA Prepaid Card is lost, misplaced or stolen, you may immediately log in to your Kiple App and select the "Freeze Card" function to block your VISA Prepaid Card from any further transactions made. Please contact our Kiple Customer Service Hotline or Support Email if you need further assistance.

8. Where can I get further information or make a complaint/dispute?

Please refer to our Kiple Customer Service Hotline and Support Email below for any enquiries or file any customer dispute or complaints.

Website : www.kiple.com

Kiple Customer Service Hotline : 03-3000 8929

Support Email : support@kiplepay.com