

PRODUCT DISCLOSURE SHEET

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. With this VISA Prepaid Card, you can make secure cashless payments at both retail stores and e-commerce platforms that accepts VISA both domestic and international. Additionally, you have the flexibility to access your Kiple e-Wallet fund at any VISA supported ATM worldwide.

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

Features	Description
E-Wallet Limit	RM10,000 KiplePay e-Wallet limit
Card Acceptance	Accepted in all Visa supported merchants worldwide, both at retail stores and e-commerce platforms
Withdrawal	Accessible at any VISA supported ATMs worldwide

3. What are the applicable fees and charges?

Description	Fees
Card Issuing Fee	One-time fee – RM25.00 per card
Annual Fee	Annual Fee for the 1 st year will be waived. Subsequently, an annual fee of RM12.00 will be deducted from your KiplePay e-wallet account
Domestic ATM Withdrawal Fee	RM2.00 per withdrawal
International ATM Withdrawal Fee	RM14.00 per withdrawal <i>Additional charges from international ATMs may be applicable.</i>
Card Replacement Fee	RM25.00
Statement per hard copy	RM5.00 <i>E-statement service is free.</i>
Sales Draft Retrieval Fee	RM15.00 per copy
Overseas Conversion Rate	Foreign currency transactions are converted to MYR at card scheme rates on the conversion day. A 1% service fee applies per transaction.

4. What are the product's key terms?

- T&C applies. <https://kiple.com/our-agreement/>
- You must complete the e-KYC process and obtain approval to use Kiple services. You can register only one KiplePay e-Wallet account with a valid IC (MyKad) or Passport and each account can be linked to only one unique mobile number and email address.
- **Steps to register Kiple and activate your VISA Prepaid Card:**
 1. Download the Kiple Mobile App.
 2. Sign up using your phone number and email and set up your password. Complete the e-KYC Verification process by using MyKad or Passport.
 3. Setup your Kiple e-Wallet PIN. You may need to reload the wallet to finalise the registration process.
 4. Click on the 'VISA' icon and then the 'Activate' icon within the application.
 5. Enter the 15-digit tracking number and the last 4 digits of your VISA Prepaid Card Number from the packet.
 6. Finally, set up the Visa Prepaid Card Personal Identification Number (**Card PIN**).

Congratulations! You've been upgraded to a Platinum KiplePay e-Wallet user.

Rest assured; your personal information is safeguarded in accordance with the Personal Data Protection Act 2010.

- You have the option to request a replacement VISA Prepaid Card. When the new VISA Prepaid Card is activated, your original card will be deactivated and no longer functional.
- 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 transaction date, you will forfeit your right to dispute any transactions and the recorded transaction details will be considered final and conclusive.

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, it's crucial to be aware of the major risks if you fail to take preventive measures listed below (but not limited to) are not taken:

- Never disclose your Card PIN, OTP, Password or Passcode to any third parties.
- Ensure the security of your Visa Prepaid Card PIN, e-Wallet PIN or Kiple e-wallet account login details at all times.
- In case of a lost, misplaced, or stolen VISA Prepaid Card, it's recommended to promptly freeze it immediately using the Kiple App. Please be aware that you are responsible for any transactions made using your VISA Prepaid Card until it's freeze it, so maintaining the security of your card is crucial.
- Do not authorize or let unauthorized third parties use your VISA Prepaid Card.
- Remain alert and closely monitor notifications and emails from Kiple regarding your Kiple e-Wallet account.
- Do not use the VISA Prepaid Card for illegal purposes, such as purchasing goods or services prohibited by applicable laws or regulations.
- If any breach, non-compliance, false statements, misrepresentations, warranties, or declarations occur, we reserve the right, at our sole discretion, to suspend, block, or terminate your transactions. Further actions may be taken, including suspending, blocking, or terminating your VISA Prepaid Card.

6. How do I update my contact details?

To update your contact details and ensure you receive timely correspondence, please contact our Kiple Customer Service Hotline.

7. What should you do if your physical VISA Prepaid Card goes missing?

If your physical VISA Prepaid Card is lost, misplaced, or stolen, it's essential to take immediate action. Simply log into your Kiple App and use the "Freeze Card" feature to block the card and prevent unauthorized transactions. If you require further assistance, please don't hesitate to contact our Kiple Customer Service Hotline or Support Email.

8. How to access additional information or file a complaint/dispute?

For inquiries or to file a complaint or dispute, you can reach us through the following channels:

Website:	www.kiple.com
Kiple Customer Service Hotline:	03-3000 8929
Visa Support Line:	+603 3000 8929
Support E-mail:	support@kiplepay.com