

PRODUCT DISCLOSURE SHEET

The FINEXUS Visa/Mastercard Prepaid Card

Description	Fees and Charges	
Joining Fee / Physical Card Fee	RM28.00	
Maintenance Fee	RM2.50 per month	
Cash Withdrawal Fee (via Visa or Mastercard ATMs)	Local	Overseas
	RM1.00 per transaction	RM10.00 per transaction + local ATM charges (where applicable)
Overseas Transaction Fees	The foreign exchange conversion rate determined by Visa/Mastercard + 1.70% on the transaction amount.	
Refund Fees	Local Bank Accounts	Free
	Foreign Bank Accounts	Fees determined by BNM approved remittance service provider in Malaysia
Balance Enquiry Fee	RM1.00 if enquiry is made at a foreign ATM. Other channels are free of charge.	
Sales Draft Retrieval Fee	RM15.00 per copy	
Statement Request	RM5.00 per monthly statement	
Replacement Card Fee	RM10.00	
DuitNow Fund Transfer	RM0.50 per transaction above RM5,000	
DuitNow Cash Out	RM0.50	
Reload Channels	Per Transaction Basis	
FPX/ DuitNow Online Banking/ Wallets	Waived	
CIMB ATM / CDM	RM1.00	
CIMB Clicks	RM0.50	
FINEXUS Cards' Reload Agent	RM2.00	
PBB ATM / CDM	RM0.80	

Protect your Card as if it is **CASH!** Keep it in a safe place and do not share or divulge your Card number and/or PIN (Personal Identification Number) to anyone. It is advisable not to write down your PIN anywhere. If you have to, keep your PIN separately, away from your Card.

4. Where can I check my current Wallet Balance?

- You have 2 avenues to obtain your latest Wallet Account balance:
- Login to your App or Portal and check under 'Wallet Balance'; or
 - Call us. After hours, our IVR will guide you accordingly.

5. How do I keep track of my spending?

Your statement of account history is made available when you login to your App/Portal. You can view and/or download your monthly statements for the last six (6) months.

6. Does my Card have an expiry date?

Yes, it is printed on your Card.

7. Are there any special types of transactions and/or limits I should know about before I use the Card?

Yes, there are. There are some types of transaction whereby the merchant will 'hold' your funds for a short period of time, like a refundable deposit. Therefore, the withheld amount will not be available until the merchant 'releases' it. Please be mindful of the following types of transactions and also ensure you have sufficient funds in your Wallet Account:

Petrol Stations – when you pay at the pump, the merchant will reserve RM200.00 in your Wallet Account. The unutilised funds will be released within three (3) working days back into your Wallet Account. To avoid this, best to proceed to the cashier counter and pay the exact amount with the Card.
Hotels – some hotels will ask for a 'deposit' upon your check-in with a payment card. Do ask them how much they plan to take as a 'deposit'. This amount will be put on 'hold'. The merchant will 'release' the funds after you check out, but sometimes it may take a few days.

Recurring Payment – if you signed up for this, please ensure you have sufficient funds in your Wallet Account before its due date.

For **cash withdrawal**, the daily limit is RM2,990.00, subject to ATM's notes disbursement capabilities.

Otherwise, you can spend the amount that is preloaded in your Wallet Account. However, your maximum Wallet Account limit at any one time is RM10,000.00

CARD RELOAD

1. Where and how much can I reload my Wallet Account?

Subject to a total Wallet Account limit of *RM10,000.00, you can reload at the following channels:

Reload Channels	*Amount	Reload Reflected
FINEXUS Cards' Reload Agent	Any amount	Within 30 mins
*Financial Process Exchange (FPX)	Any amount	
DuitNow Online Banking/ Wallets	Any Amount	
CIMB Bank Berhad		
#CIMB Clicks & ATMs	Minimum RM1.00	Within 24 hours
Cash Deposit Machines (CDMs)	Minimum RM10.00	
Public Bank Berhad		
*PBE & CDMs/ATMs	Minimum RM1.00	Next Business Day 12:00PM

Note: *For FPX: You must have a bank account and its online access facility with any one of the banks listed at this link:

<https://povnet.my/fpx/banks-tpa.html>

*For CIMB Clicks and ATMs: you must have a bank account at CIMB and/or with their online banking access.

*For PBE and ATMs: you must have a bank account at PBB and/or with their online banking access.

What is this product about?

The Card is a cashless payment instrument that allows you to purchase goods and services at all Visa/Mastercard accepting merchants worldwide. It also allows cash withdrawal at any of the Automated Teller Machines (ATMs) that display the Visa, PLUS or Mastercard logo.

This Card comes with the Visa payWave/Mastercard Tap & Go (formerly PayPass) (contactless) feature; it can be used at any Visa payWave / Mastercard Tap & Go accepted merchants. The contactless limit is up to RM250.00. This RM250.00 limit however is subject to change from time to time.

Funds must be loaded into your Wallet Account prior to usage. You may only use the Card according to available funds preloaded into your Wallet Account.

What are the key terms and conditions of this product?

- Applicant must be at minimum 18 years of age;
- Full payment of Joining Fee is applicable;
- Applicant must have a valid mobile number & email address;
- Applicant must provide valid residential and mailing address (P.O. Box is not accepted);
- Applicant must submit a valid copy of a government issued identification document (NRIC, Passport, etc);
- For Malaysian, applicant is required to submit proof of their valid address such as utility bill, bank statement or telco bill if none of the residential address or mailing address matches with NRIC, and
- No income requirement.

For non-Malaysian:

- Applicant must provide their valid residential address in their home country detailed only in alphabet-numeric characters;
- Applicant is required to submit proof of their valid mailing address in Malaysia such as utility bill, bank statement or telco bill; and
- A copy of a valid/recent Visa entry documents or proof of entry by the Malaysian Authorities.

What are the benefits of having the Card?

- You won't go into debt; spend within your means;
- You will enjoy the convenience and security of not carrying large amounts of cash;
- Convenience in making payments for goods or services worldwide at over 24 million merchant outlets that carry the Visa/Mastercard logo;
- Cash withdrawal from any Visa, PLUS or Mastercard enabled network ATMs; and
- As a Visa/Mastercard cardholder, you will enjoy discounts at various Visa/Mastercard accepting merchants worldwide. For more information, visit www.visa.com or www.mastercard.com.

What are the major risks?

It is very important to keep your card, card number, PIN or password from being misused or being used to commit fraud. In the event your Card is stolen or lost, you are required to notify us by calling us immediately to deactivate your Wallet Account instantly. For more safety and security tips, please visit our website.

How is my money kept in the Wallet Account?

FINEXUS Cards Sdn Bhd is an e-money issuer licensed by Bank Negara Malaysia (BNM). We are regulated by BNM under the Financial Services Act 2013. It is mandated that the full amount of the funds reload by our cardmembers are kept in a Trust Account with a licensed bank in Malaysia. The usages of these funds are duly governed by the Trust Deed signed with the bank.

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

Download and complete the "Service Request Form" from our website then email/fax it back to us.

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

FREQUENTLY ASKED QUESTIONS (FAQs)

1. Can I use this Card to shop online and overseas?

Yes, you can **BUT** you need to provide your consent by:

- Set up Usage Preference via App or Portal
- Call us
- Download and complete the "Card Usage Preferences Request Form" from our website then email/fax it back to us.

2. What do I need to do before I can use my Card?

You must load funds into the Wallet Account before using your card.

3. How do I prevent my Card/Wallet from unauthorised usage?

CARD CANCELLATION/REPLACEMENT

1. How do I cancel my Card?

To initiate your request, you may:

- Call us for immediate cancellation then; or
- Download and complete the "Service Request Form" from our website then email/fax it back to us.

2. I have lost my Card. What should I do?

You may call us or login to App/Portal and click on 'Freeze' function to block your card.

3. How do I get my replacement Card?

You may perform card replacement via App or Portal or call us or download and complete the "Service Request Form" from our website then email/fax it back to us.

4. Can you deliver my replacement Card to an address other than my mailing address?

Your replacement Card will only be delivered to the latest registered mailing address.

If you have any enquiry, please contact:

Name : FINEXUS Cards Sdn Bhd (200501024587 (706720-U))
 Address : P.O. Box 11695, 50754 Kuala Lumpur
 Telephone : +603 4051 9911
 (9.00am-6.00pm on weekdays excluding public holidays)
 Fax : +603 4051 9901
 Email : info@finexuscards.com
 Website : www.finexuscards.com

For updated and more detailed FAQs, please visit our website.

Disclaimer:

- The information provided in this Product Disclosure Sheet (PDS) and Frequently Asked Questions (FAQs) is correct at the time of printing.
- The information is valid as of November 2023.