

PRODUCT DISCLOSURE SHEET - D-KOCEK VISA PREPAID CARD

1. What is d-Kocek Visa Prepaid Card?

d-Kocek Visa Prepaid Card is reloadable prepaid card, which carries the VISA payment features and provided by Paradise Linx Sdn Bhd in collaboration and issued by Fass Payment Solutions Sdn. Bhd (Fasspay). You may apply for d-Kocek Visa Prepaid Card by downloading d-Kocek mobile application and applying for the d-Kocek Visa Prepaid Card within the mobile application. d-Kocek Visa Prepaid Card comes with a maximum wallet limit approved by us for you and is subject to the requisite Customer Due Diligence (CDD) and Know-Your-Customer (KYC) verification and approval by Fasspay.

All d-Kocek Visa Prepaid Card are issued with contactless functionality and once your d-Kocek Visa Prepaid Card is activated and, you may use d-Kocek Visa Prepaid Card to purchase goods and services worldwide wherever a Visa card is accepted and also to access cash at ATMs displaying the Visa name and/or logo. Contactless Payment allows you to pay amounts up to RM250.00 (Ringgit Malaysia Two Hundred Fifty) only per transaction without entering your PIN on applicable contactless readers.

The value on d-Kocek Visa Prepaid Card is limited to the funds that you have transferred or have been transferred on your behalf. Your funds deposited with Fasspay through your d-Kocek account shall not accumulate interest nor any sort of earnings.

(Refer to <https://www.bnm.gov.my/non-bank-e-money-issuers>)

2. Terms of Use

- You must only activate your d-Kocek Visa Prepaid Card upon receipt via d-Kocek mobile application.
- You are required to ensure that there are sufficient funds in your d-Kocek Visa Prepaid Card before performing any purchase or cash withdrawal transactions.
- You may perform pre-authorisation transaction from your d-Kocek Visa Prepaid Card for certain transactions such as petrol, hotel or parking. Where the pre-authorisation amount is applicable, the amount will then be reversed and the actual amount will be charged to your d-Kocek Visa Prepaid Card upon settlement by merchants.
- In the case of petrol purchases at outdoor pump in petrol stations, you will be charged a pre-authorisation amount of RM 200 or such other prescribed amount from your d-Kocek Visa Prepaid Card. Where the pre-authorisation amount is applicable, the amount will then be reversed, and the actual amount will be charged to your d-Kocek Visa Prepaid Card upon settlement by merchants. Alternatively, you may pay at the petrol station cashier to avoid pre-authorisation amount holding.
- Each d-Kocek Visa Prepaid Card has a maximum limit as approved by Fasspay. Your d-Kocek Visa Prepaid Card usage and top-up is limited to the maximum limit allowed for your d-Kocek Visa Prepaid Card. You cannot top-up your d-Kocek Visa Prepaid Card in excess of the maximum limit which has been stipulated and approved by Fasspay for your Card.
- You are also responsible for ensuring that payments or purchases performed from the d-Kocek Visa Prepaid Card are correct and you must check your transaction history from time to time.
- You must ensure that your d-Kocek Visa Prepaid Card is kept in a safe place and that your d-Kocek Visa Prepaid Card's PIN is kept confidential at all times. It is not advisable to write down your PIN anywhere nor should you divulge your PIN to anyone. If you choose to write down your PIN (against our advice), you should ensure that the written PIN is always kept separate from your d-Kocek Visa Prepaid Card.
- In the event of loss or theft of your Card or when you discover your PIN has been compromised in any way, you must immediately notify our Customer Service Help Desk, you must notify to Paradise Linx of such compromise to your Card PIN number.
- You are required to notify Paradise Linx of any transaction that is not performed by you or any transaction that you wish to raise as a dispute, within one month of the transaction.
- You are also responsible for ensuring that the d-Kocek Visa Prepaid Card issued to you is not used as an instrument of payment for any illegal or unlawful transactions, including without limitation, money laundering and/or terrorist financing. You must only use the d-Kocek Visa Prepaid Card strictly in accordance with the terms and conditions governing the d-Kocek Visa Prepaid Card.

3. Fees and charges

Description	Fees charged	
Joining Fee	FOC limited to Basic wallet.	
Maintenance Fee	RM 2.00 per month (the fee will only be imposed if there is no transaction performed during the month)	
ATM Withdrawal Fee	Local	Overseas
	RM 2.00 per transaction	RM 10.00 per transaction, or 2% of withdrawal amount, whichever is higher.
Visa Overseas Transaction Fees	The foreign exchange conversion rate determined by Visa International Ltd + 1% on the transaction amount	
Sales Draft Retrieval Fee	RM 15.00 per copy	
Card Replacement Fee	RM 10.00	
Reload Channels	Per Transaction Basis	
FPX	free of charge	
Debit Card	free of charge	
Credit Card	free of charge	
Top-Up Reload Agent	RM2.00	

Note: All fees and charges shall be subjected to the applicable tax including but not limited to the Sales and Service Tax (SST).

4. What are the key terms & conditions

- Apply for the d-Kocek Visa Prepaid Card through d-Kocek mobile application. Available on Apple iOS and Android. d-Kocek comes with touch ID and passcode security.
- You are required to provide personal identification documents and any other documents that may be required by Paradise Linx from time to time.
- The d-Kocek Visa Prepaid Card is non-transferable and shall only be used exclusively by you.
- d-Kocek Visa Prepaid Card is valid through the expiration date shown on the front of the d-Kocek Visa Prepaid Card. You may request for the renewal of d-Kocek Visa Prepaid Card upon the expiry period, however the renewal of a new d-Kocek Visa Prepaid Card shall be at Paradise Linx's sole discretion.
- If there is a balance of funds remaining upon the expiration of d-Kocek Visa Prepaid Card and you decide to renew your d-Kocek Visa Prepaid Card (subject to our approval), then the balance of funds will be transferred to your new d-Kocek Visa Prepaid Card.
- Please read our Privacy Policy and the Cardholder Agreement before you register for the d-Kocek Visa Prepaid Card.
- Paradise Linx shall not be responsible or held liable for any disputes (or loss) in relation to any excess funds if you attempt, have attempted or actually topped-up in excess of the maximum limit, and Paradise Linx reserve the right to take any action that Paradise Linx may deem necessary, including blocking, suspending and/or terminating and cancelling your d-Kocek Visa Prepaid Card if Paradise Linx finds that you have persistently attempted to do so, despite the limits stipulated for the d-Kocek Visa Prepaid Card. Note that even if you have topped up your d-Kocek Visa Prepaid Card in excess of the card limit, you can still only transact and use the d-Kocek Visa Prepaid Card up to the maximum of the limit that Fasspay have approved for you.
- In the event of any disputes, you agree and are obliged to settle all disputes directly with the transaction merchant who honored your d-Kocek Visa Prepaid Card and you shall pay us all amounts required under the terms and conditions governing the d-Kocek Visa Prepaid Card despite such disputes.
- Upon termination (whether by Paradise Linx or you) of your Card, the balance of funds on the d-Kocek Visa Prepaid Card (if any) shall be (subject to approval by Fasspay) refunded to you (less any applicable fees and charges) within thirty (30) business days from the said termination subject to confirmation provided to Paradise Linx by you of your valid and current mailing address. No refunds will be processed for Cards which have been blocked and/or terminated due to fraudulent or suspicious activity or for accounts dormant for a lengthy period of time with minimum balance.

- Paradise Linx may need to charge applicable fees to d-Kocek Visa Prepaid Card accounts which have been in dormant status for a lengthy period of time or forfeit the (minimum) available funds therein.
- If Paradise Linx is unable to charge any applicable fees on the Card due to the fact that there are no balance of funds on your Card Account for that particular month, then Paradise Linx reserve the right and shall be entitled to retrospectively charge those said applicable fees upon or once your d-Kocek Visa Prepaid Card has been topped up and has sufficient balance of funds.
- Paradise Linx may at any time vary, revise, change, amend, withdraw, substitute or remove any of the terms and conditions governing the use of the Card. Any such amendment shall be effective twenty-one (21) days after the revised terms have been posted on d-Kocek Mobile App or our website.

5. What if I fail to fulfil my obligations?

- If you do not have sufficient funds in your d-Kocek Visa Prepaid Card to meet the value of your transaction, the transaction will be declined.
- If you fail to secure your d-Kocek Visa Prepaid Card and PIN, you shall be financially liable for all transactions performed and debited from your d-Kocek Visa Prepaid Card.
- If you fail to notify Paradise Linx immediately in the event of loss or theft of your d-Kocek Visa Prepaid Card, you shall be financially liable for all transactions performed and debited from your d-Kocek Visa Prepaid Card prior to the notification.
- If you contravene, breach or fail to abide by any of the terms and conditions of the Cardholder Agreement, Paradise Linx shall be entitled to block, suspend, revoke and/or terminate your d-Kocek Visa Prepaid Card.
- In addition to the events of default by you, Paradise Linx may at our sole absolute discretion, limit, block, suspend or terminate (without refunding any balance) your use of the d-Kocek Visa Prepaid Card if Paradise Linx detect any unusual, irregular, suspicious, fraudulent, or unauthorized activity on your d-Kocek Visa Prepaid Card or suspect misuse of your d-Kocek Visa Prepaid Card ; or there is a contravention; non-adherence or breach by you to any of the provisions of the terms and conditions governing the d-Kocek Visa Prepaid Card.

6. What are the major risks?

As indicated in the previous section, the major risks are as follows:

- (i) Failure to secure your d-Kocek Visa Prepaid Card PIN at all times; and
 - (ii) Failure to immediately notify Paradise Linx in the event of loss or theft of your d-Kocek Visa Prepaid Card
- In both the above cases, you shall be liable for such unauthorized transactions until Paradise Linx receives written notification of the same. Paradise Linx may, at our absolute discretion, resolve that your liability be limited to RM250 provided you are not found to be negligent or have not acted fraudulently.
 - When you use your d-Kocek Visa Prepaid Card to perform an online transaction to purchase goods and services, you are fully liable for the transaction effected through the use of your d-Kocek Visa Prepaid Card information and OTP.
 - If you fail to notify Paradise Linx in writing of any errors, discrepancies or inaccuracies of your d-Kocek Visa Prepaid Card transaction within one month of the transaction, you may lose your right to dispute the transaction and the debit entry to your Card Account in respect of this transaction shall be deemed final and conclusive.

7. What do I need to do if there are changes to my mobile number?

It is very important for you to inform Paradise Linx of any changes to your mobile number to ensure that all SMS messages reach you in a timely manner. If you are travelling outside of Malaysia, SMS messages will only reach you if you have subscribed to and activated International Roaming on your mobile phone.

This can be done by dropping us an email at support@dkocek.com to update your contact details.

8. Where can I get further information?

You can obtain further information as follows:

- Call us at +603-4031 6710
- Email us at: support@dkocek.com
- Visit our website: www.dkocek.com