

PRODUCT DISCLOSURE SHEET - D-KOCEK

1. What is d-Kocek?

d-Kocek is provided by Paradise Linx Sdn Bhd in collaboration with Fasspay. d-Kocek is an electronic wallet platform (“e-wallet”) operated by Fasspay that allows you to make in-App digital payments at product and service providers, merchants and agents’ point-of-sale terminals or readers lawfully accepting payments using d-Kocek provided always that no payments in violation of the Terms of Use shall be permitted. You can further manage all your transaction and account balance via the d-Kocek mobile application.

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

2. Terms of use of d-Kocek

- You are responsible for maintain the confidentiality of your login ID and password.
- You are required to ensure that there are sufficient funds in your d-Kocek, before performing any purchase or withdrawal transactions.
- Each d-Kocek, has a maximum Wallet Limit as approved. Your e-wallet usage and top-up is limited to the maximum Wallet Limit allowed for your e-wallet. You cannot top-up your e-wallet in excess of the maximum Wallet Limit which has been stipulated and approved by d-Kocek, for your e-wallet.
- You are also responsible for ensuring that payments or purchases performed from the e-wallet are correct and you must check your transaction history from time to time.
- You are required to notify d-Kocek, 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 e-wallet 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 e-wallet strictly in accordance with the terms and conditions governing the e-wallet.

3. Fees and charges

Description	Fees charged
Withdrawal Fee	RM 2.00
Dormant Fee	RM 5.00
Reload Channels	Per Transaction Basis
FPX	free of charge
Debit Card	free of charge
Credit Card	free of charge
Agent Top-Up	RM 2.00

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

- d-Kocek mobile application is available on Apple iOS and Android. The Mobile App 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/Fasspay from time to time.
- d-Kocek is non-transferable and shall only be used exclusively by you as the e-wallet user
- Paradise Linx/Fasspay 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 Wallet Limit, and Paradise Linx/Fasspay reserve the right to take any action that Paradise Linx/Fasspay may deem necessary, including

blocking, suspending and/or terminating and cancelling your e-wallet if Paradise Linx/Fasspay finds that you have persistently attempted to do so, despite the Wallet Limits stipulated for the e-wallet. Note that even if you have topped up your Wallet Account in excess of the Wallet Limit, you can still only transact and use the e-wallet up to the maximum of the Wallet Limit that Paradise Linx/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 e-wallet and you shall pay us all amounts required under the terms and conditions governing the e-wallet despite such disputes.
- Upon termination (whether by Paradise Linx/Fasspay or you) of your d-Kocek, the balance of funds on the e-Wallet Account (if any) shall be (subject to approval by Paradise Linx/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/Fasspay by you of your valid and current mailing address. No refunds will be processed for e-wallet 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/Fasspay may need to charge applicable fees to your d-Kocek, which have been in dormant status for a lengthy period of time or forfeit the (minimum) available funds therein.
- If Paradise Linx/Fasspay is unable to charge any applicable fees on the e-wallet due to the fact that there is no balance of funds on your Wallet Account for that particular month, then Paradise Linx/Fasspay reserve the right and shall be entitled to retrospectively charge those said applicable fees upon or once your Wallet Account has been topped up and has sufficient balance of funds.
- Paradise Linx/Fasspay may at any time vary, revise, change, amend, withdraw, substitute or remove any of the terms and conditions governing the use of the e-wallet. Any such amendment shall be effective twenty-one (21) days after the revised terms have been posted on our website.

5. What if I fail to fulfil my obligations?

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

6. What are the major risks?

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

- (i) Failure to secure your login ID and password at all times; and
 - (ii) Failure to immediately notify Paradise Linx/Fasspay in the event of loss or theft of your electronic device.
- In both the above cases, you are financially liable for any transaction performed.
 - When you use your e-wallet to perform an online transaction (that is, through Internet sites and portals) to purchase goods and services, you are fully liable for the transaction effected through the use of your account information and OTP.
 - If you fail to notify Paradise Linx/Fasspay in writing of any errors, discrepancies or inaccuracies of your transaction within one month of the transaction, you may lose your right to dispute the transaction and the debit entry to your d-Kocek, 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 of any changes to your mobile number to ensure that all correspondence reach you in a timely manner.

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

*Please read this Product Disclosure Sheet before applying for **d-Kocek Visa Prepaid Card**. Do also read the governing terms and conditions for users, which is accessible by web link www.dkocek.com.*

(Last Updated: 5th May 2021)