

**PRODUCT DISCLOSURE SHEET**

(Read this Product Disclosure Sheet before you decide to take up the B Infinite Pay. Ensure you have also read the B Infinite Pay Terms and Conditions)

B Loyalty Sdn Bhd
B Infinite Pay

Date: 16 January 2020

1. What is this product about?

B Infinite Pay (herein after referred as 'Account') is an e-money payment instrument that allows user to top up money into the e-wallet that resides in the B Infinite mobile application (herein after referred as 'App'). The money will be deducted from the e-wallet whenever the user performs purchases via QR Code payment, in-app purchase or funds transfer.

2. What fees and charges do I have to pay

Type of Fee	Amount (RM)
Transfer Fee (applicable to transfer of funds to own banking account only)	RM1.50

3. What are the key terms and conditions?

- The maximum purse limit for the Account is RM200. User is not allowed to top up / reload the e-wallet above the pre-set purse limit.
- Minimum amount allowed for each top up is RM10.
- User can only use up to the available balance in the Account.
- The total cumulative top up amount allowed RM1,000 per day, RM5,000 per month and RM60,000 per annum. Top up will be rejected if cumulated limit is exceeded.

4. What if I failed to fulfil my obligations?

- You are responsible for all transactions effected via the Account that are authorised using your B Infinite Pay PIN or any other acceptable authentication methods.
- You are under a duty to use utmost care and reasonable precautions to prevent the loss, theft or fraudulent use of the Account. You have an option to log out your App if your mobile device are loss/stolen by login to the App via any other mobile devices or change your 6-Digit B Infinite Pay PIN in the Customer Profile via the App if you suspected that your PIN have been compromised in any way by an unauthorised personnel.
- You will be liable for PIN based transactions if you have
 - Acted fraudulently
 - No prompt action taken such as logout from the App or changing the 6-Digit PIN when you realise that your mobile device that contains the Account is lost or used without permission
 - Voluntarily disclosed your password, PIN, OTP or any other authentication methods in the mobile device to any other persons

- Compromised the confidentiality of your PIN, for example, by keeping it in the same phone that store the Account or on anything that is kept close proximity with the Account that could be lost or stolen together.
 - Delayed in notifying us any transaction that is not performed by you within 14 days from the transaction date
 - Left your phone that stored the account unattended or kept in places that is visible or accessible to others
 - Voluntarily allowed another person to use your Account
- You are responsible to ensure that your Account is not used as any payment instrument for any illegal or unlawful transactions including but not limited to money laundering and terrorism financing.

5. What are the major risks?

The major risk is the pre-loaded funds in the Account will be used by unauthorised person in the event of loss/stolen mobile device that contains the account information. Therefore, you must block the access to the Account if your mobile device is lost, stolen or if you suspected that your PIN/OTP have been compromised. Just log out your App by login to the App via any other mobile devices or change your 6-Digit PIN in the Customer Profile via the App

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

It is important for you to ensure that any changes in your contact or personal details are up to date so that all correspondences reach you in a timely manner. You may update your personal information at the Customer Profile page via the App or B Infinite website at www.binfinite.com.my.

7. Where can I get further information?

Should you require additional information on B Infinite Pay, please refer to our website. If you have any enquiries, please contact us at:

Website	www.binfinite.com.my
Contact Centre	+603 2141 8080
Email	enquiry@binfinite.com.my
Correspondence Address	B Loyalty Sdn Bhd Level 16 Plaza Berjaya, No. 12 Jalan Imbi 55100 Kuala Lumpur
If our reply to your query or complaint is not satisfactory to you, you may contact Bank Negara Malaysia LINK or TELELINK at	
Telephone	1 300 885 465
Email	bnmtelelink@bnm.gov.my
BNMLINK Customer Service Centre	Ground Floor, D Block Jalan Dato' Onn, 50480 Kuala Lumpur

8. What other B Infinite Pay product available?

This is the only product available at this point of time.

The information provided in this disclosure sheet is valid from 16 January 2020 until the next revision.

