

PRODUCT DISCLOSURE SHEET



This Product Disclosure Sheet provides key information for The MoneyMatch Prepaid Mastercard Card (“Card”). The Card is distributed by MoneyMatch Sdn Bhd (“MoneyMatch”) as a white-label product. The Card is issued and maintained by BayoPay Sdn Bhd (“Provider”), a licensed e-money issuer approved by the Central Bank for Malaysia.

WHAT IS THIS PRODUCT ABOUT?

The Card is a prepaid card linked to the MoneyMatch eWallet Mobile App and MBSB Virtual Account providing a simple, secure, and convenient way to manage your money. The card allows you to receive salary payments, make online and in-store purchases, and withdraw cash at Mastercard-supported ATMs worldwide. Through the MoneyMatch eWallet Mobile App, you can activate your card, check your balance, view and track transactions, receive funds, and access other available services and features. The MBSB Virtual Account is a unique account number linked to your MoneyMatch eWallet, enabling you to receive funds, including salary payments and bank transfers, directly into your wallet.

HOW TO ACTIVATE THE CARD?

Once you have received your Card, you are required to activate the Card by registering through our MoneyMatch eWallet Mobile App (*available on Google Play Store, Apple App Store, and Huawei App Gallery*). The Card and your MBSB Virtual Account will be activated within 3 to 5 business days.
Register in a Snap, Spend with a Tap!

WHAT ARE THE FEATURES OF THIS CARD?

- Payment and salary card
- Contact and contactless payment options
- Linked to MoneyMatch eWallet Mobile App
- Accepted by Mastercard merchants worldwide
- ATM Cash Withdrawals
- Cashback & Rewards

WHAT ARE THE MAJOR RISKS?

If your Card is lost or stolen or you suspect that you have been the victim of unauthorised transactions, you must immediately block your Card via MoneyMatch eWallet Mobile App or contact the Provider Customer Service. Please note that we are only able to deactivate the Card upon receipt of proper notice of loss or theft and will not be liable for any losses, damages, and unauthorized transactions.

FEES & CHARGES

Type of Fees & Charges	Fees & Charges (RM)
Card Fee	RM18.00 per card
Reload Fee	No Charges (FPX)
ATM Cash Withdrawal Fee (via Mastercard network enable ATM's)	RM1.00 per transaction (Within Malaysia) RM10.00 per transaction (Overseas)
Bank Transfer to Own Account	RM1.00 per transfer
Maintenance Fee	RM10.00 per annum (Waived until further notice)
Card Replacement Fee	RM15.00 per card (Not applicable for fraud/counterfeit)
Cancellation/Termination Fee	No charge
Currency Conversion Fee (for purchase/withdrawal in foreign currency)	1% + Network charges (1% is waived until further notice)
Cross-Border Transaction Fee (for purchase via merchants outside Malaysia but charged in Ringgit Malaysia)	0.5% + network charges
Sales Draft Retrieval Fee	RM15.00 per sale draft
Hardcopy of Statement Retrieval Fee	RM5.00 per document
SMS Notification Fee (SMS sent as requested by customer)	RM0.20 per SMS

LIMITS

Transaction Type	Monthly Limit	Annual Limit
• Reload (All Channels) • Purchases (Online & Offline) • ATM Cash Withdrawal • Bank Transfer • P2P Fund Transfer • MBSB Virtual Account	RM30,000.00	RM150,000.00

WHAT ARE THE KEY TERMS OF THIS PRODUCT?

- 1.The Card may be applied by individuals as well as by employers who wish to provide the Card to their employees for salary disbursement purposes.
- 2.To be eligible for the Card, you must be a Malaysian citizen, a permanent resident of Malaysia, or a foreign national lawfully residing in Malaysia with a valid mailing address in Malaysia. Applicants must be at least eighteen (18) years old. Applicants below the age of eighteen (18) may apply for the Card, subject to the written consent of their parent or legal guardian.
- 3.You are required to provide valid identification documents and such other information or supporting documents as may reasonably be requested for verification, regulatory compliance, or account opening purposes.
- 4.You are responsible for safeguarding your Card and keeping your PIN, OTP, passcode and other security credentials secure and confidential at all times.
- 5.You may terminate your Card by notifying the Provider. Following termination of the Card, any remaining Stored Value balance will be refunded to you, less any applicable fees and charges within fourteen (14) calendar days. Refunds will be made either by cheque or by crediting the funds to your bank account maintained with a local bank. No refund will be processed where the Card is terminated due to fraudulent or suspicious activities.
- 6.The Card is issued solely for use by the registered Cardholder and must not be assigned, transferred, or used by any other person.
- 7.We may limit, block, suspend, revoke or terminate the Card or Account where unusual, suspicious or unauthorised activities are detected, where required under applicable laws or regulatory requirements, or in accordance with the applicable Terms and Conditions.

***Important: Please read the product Terms and Conditions for the full terms and conditions governing the use of the Card including your obligations before you apply for the Card.*

