

## PIN & PAY TRANSACTION

### 1. What is a Pin & Pay Transaction

PIN & PAY aimed at preventing fraud and unauthorized usage of your lost/stolen cards. You are required to enter your 6-digit PIN to authorize payments at point-of-sales terminals instead of signing the sales receipt. This is why you must always keep your PIN secret. These features are mandated by Bank Negara Malaysia

### 2. Why do I need a PIN?

You need a PIN for cash withdrawal at Visa or PLUS enabled ATMs worldwide and to complete a purchase at a point-of-sales terminal at the request of the merchant.

### 3. How will I know when to use my PIN?

The merchant's sales assistant will prompt you to enter your PIN, if need be. Remember to NEVER to reveal your PIN to anybody regardless of who they may be.

### 4. What happens if I enter the wrong PIN?

You will have three (3) consecutive attempts to enter the PIN correctly. Upon failing all three (3) attempts, your card will be blocked. Please contact us at +6 018 7894001 (9am-6pm) on weekdays excluding public holidays to unblock your card.

### 5. What should I do if forget my PIN?

Call us at +6 018 7894001 (9am-6pm) on weekdays excluding public holidays. It take 2 weeks on this process.

### 6. Visa Paywave (Contactless)

This card comes with Visa Paywave technology that allows you to make cashless transactions at counters that receiving paywave transactions.

### 7. Do I need to enter my PIN for Visa Paywave?

No, you need not. However, if your transaction amount is above RM250.00, the transaction will be processed as contact transaction by dipping the card into the payment terminal. You will have to enter your PIN for this purchase.

## FEES AND CHARGES

Description	Fees and Charges	
Maintenance Fee	RM2.50 per month	
Cash Withdrawal Fee (via Visa/Plus ATM)	<b>Local</b> RM1.00/ per transaction	<b>Overseas</b> RM10.00/ per transaction
Visa Overseas Transaction Fees	The foreign exchange conversion rate determined by Visa International Ltd +1% on the transaction amount	
Balance Inquiry Fee via ATM	<b>Local</b> FOC	<b>Overseas</b> RM1.00
Replacement Card fee	RM50.00	
Minimum Card Balance	RM10.00	
Statement Request	RM5.00 / per monthly statement	
<b>Reload Channels</b>	<b>Per Transaction</b>	<b>Reload Reflected</b>
FPX	RM0.70	Within 15 minutes
CIMB ATM/CDM	RM1.00	1 working day
CIMB Clicks	RM0.50	
e-Pay	RM2.00	Within 15 minutes

### AMOUNT RELOAD TO VISA PREPAID CARD

Reload Channels	Amount
e-Pay	RM30.00 – RM500.00 /per reload
FPX	Any amount
<b>CIMB BANK</b>	
CIMB ATM	Minimum RM1.00
CIMB CLICKS	Minimum RM1.00
CIMB CDM	Minimum RM10.00

\*For CIMB Clicks & Atm's: must have a bank account at CIMB and/or with their online banking access.



KHIDMAT IMIGRAN

## PRODUCT DISCLOSURE SHEET VISA PREPAID CARD (PREPAID MONEY)

### INTRODUCTION

The VISA Prepaid Card (Prepaid Money) is a cashless payment instrument that allows you to purchase goods and services at all VISA accepting merchants WORLDWIDE. It also allows cash withdrawal at any of the (ATMs) that display the VISA and/or Plus logo.

Funds must be loaded into your Card Account prior to usage. You may only use the Card according to available funds preloaded into your Card Account. No credit check or bank account is necessary for this Card and it will not be linked to any bank account, as it is a stand-alone Card Account.

### BENEFIT

1. No need minimum income to apply.
2. No need any bank account.
3. Convenience in making payments for goods or services worldwide at over 24 million merchant outlets that carry the VISA logo.
4. Cash withdrawal from VISA and/or PLUS enabled network ATMs.
5. Online shopping.

### SPECIAL TYPES OF TRANSACTION

**Petrol Stations** – When you pay at the pump, the merchant will 'embargo' RM200 in your Card Account, even though you didn't pump petrol of that value. The unutilized funds will be released within 24 hours back into your Card Account.

**Hotels** – Some hotels will ask for a 'deposit' upon your check-in with 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 may take a few days.

**Recurring Payments** - If you sign up for this, please ensure you have sufficient funds in your Card Account before its due date.

You can spend the amount that is preloaded in your card account. However, your maximum Card Account limit at any one time is RM10, 000.00. For cash withdrawal, the daily limit is RM2, 990.00.

## CASH WITHDRAWAL

### 1. ANY OF THE (ATMS) THAT DISPLAY THE VISA AND/OR PLUS LOGO.

No	Step/Description
1	Insert VISA Prepaid Card into the machine and select your language.
2	Enter your 6 digit PIN number.
3	Select Withdrawal & press next/continue.
4	Select Credit Card & press next/continue.
5	Select your amount to withdrawal.
6	Collect your cash and keep receipt for reference.

## CARD BALANCE INQUIRY

### 1. VIA ATM

No	Step/Description
1	Insert VISA Prepaid Card into the ATM and select your language.
2	Enter your 6 digit PIN number.
3	Select Balance Inquiry & press next/continue.
4	Select Credit Card & press next/continue.
5	Then the Card's available balance will appear on ATM screen.

### 2. VIA SMS

- SMS to: <FINEXUS> space <BE> space <last 6-digit your card number >. Note: no hyphen "-" for 6 digits.
- Then send to 63660.

Example: **FINEXUS BE 112233** & send to **63660**.

## CARD RELOAD

### 1. E-PAY

- Go to selected e-pay outlets.
- These outlets are usually found at major convenience store, retails outlets, petrol stations. (Ex: 7-Eleven, Petronas, Shell)
- Provide card number and request your reload amount.
- The retailer will verify your card by swiping it in the E-pay terminal and load the requested amount.

### 2. VIA CASH DEPOSIT MACHINE (CDM) -CIMB BANK ONLY.

No	Step/Description
1	Select your language.
2	Select "Bill Payment" option.
3	Enter "022" code (MAA CARDS).
4	Enter your 16-digit card number.
5	Enter your mobile number (twice).
6	View to confirm the details on the screen.
7	Insert your cash into the slot.
8	Confirm the number of notes and value deposited & keep receipt for reference.

### 3. VIA ATM-CIMB BANK ONLY.

No	Step/Description
1	Insert CIMB ATM card into the machine and select your language.
2	Enter your 6 digit PIN number.
3	On that screen, choose "others" then select "bill payment" then select open bill payment.
4	Enter "022" code (MAA CARDS).
5	Enter your 16-digit card number.
6	Enter your mobile number (twice).
7	Enter your amount to reload to the prepaid card.
8	Then verified on that screen and follow the next instruction.

## FREQUENTLY ASKED QUESTION (FAQ)

- 1. How do I prevent my Card from unauthorized usage?**  
Protect your card as if it is CASH! Keep it in a safe place and do not share your card number/PIN to anyone.
- 2. I have lost my Card. What should I do?**  
Please call us immediately to deactivate your card instantly.
- 3. How to do if I want cancel card/ or card damaged?**  
If your card is damaged or wish to cancel the use of the card, please complete the " Service Request Form " (available at the office) and resubmit it to the office for further action. For a replacement card will be charged RM50.00.
- 4. Bank Statement**  
Please fill in the " Service Request Form " and then send it to the office for further action. For bank statement, the fee will be charged at RM5.00 per monthly statement.
- 5. Does my Card have an expiry date?**  
Yes, the expiry date of the card is shown in front of the visa prepaid card. Please contact us for Card renewal. The amount from expired Card will be credited to a new Card.
- 6. What will happen if my Card is inactive?**  
Should your Card Account have zero balance for 3 consecutive months, your card will automatically be terminated.
- 7. Can I use the Card overseas?**  
Yes you can BUT need to explicitly provide your consent by complete the "Opt-In/Opt-Out form and send it to us.  
If you have any enquiry, please contact:  
Tel/Whatsapp: +6018-7894001  
Email : [paradiselinx.co@gmail.com](mailto:paradiselinx.co@gmail.com)  
Address : 16-4-1, Jln Semarak Api 2, Off Jln Gombak Diamond Square 53000, Setapak Kuala Lumpur.  
Working Day : Monday – Friday  
Working Hour : 9.00am-6.00pm