

FEES AND CHARGES

Description	Fees and Charges	
Maintenance Fee	RM2.50 per month	
Cash Withdrawal Fee (via Visa/Plus ATM)	Local RM1.00/ per transaction	Overseas 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	Local FOC	Overseas RM1.00
Replacement Card fee	RM50.00	
Minimum Card Balance	RM10.00	
Statement Request	RM5.00 / per monthly statement	
Reload Channels	Per Transaction	Reload Reflected
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
CIMB BANK	
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.

FREQUENTLY ASKED QUESTION (FAQ)

- 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.
- I have lost my Card. What should I do?**
Please call us immediately to deactivate your card instantly.
- 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.
- 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.
- 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.
- 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.
- 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

Website : www.paradiselinx.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

Partner Programme: **FINEXUS®**  



VISA PREPAID CARD

SAFE | CONVENIENT | SMART

- INDIVIDUAL
- PRIVATE COMPANY
- COOPERATION
- ASSOCIATION / CLUB



INTRODUCTION

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.

REQUIREMENT

What are the terms and conditions to get this VISA PREPAID CARD?

- Applicants must be at minimum 18 years of age.
- Applicants must provide their valid residential and mailing address in Malaysia.
- Applicant must provide their valid e-mail and Malaysian registered mobile number.
- Applicants must submit a copy of any form of identification document (i.e. NRIC, Passport, etc.)

BENEFIT WILL GET

EASY REGISTRATION

- No bank account needed
- No minimum income apply
- Register with online application
- Credit evaluation such as CTOS / CCRIS are unnecessary

EASY TRANSACTION

- Shopping around the world at over 24 million merchant outlets
- Payment through Paywave technology
- Withdraw your cash at any VISA PLUS Atm's worldwide
- Enjoy online shopping and bill payment
- Enjoy various discounts and privileges worldwide for Visa cardholder. For more information, visit www.visa.com

SAFE AND SECURE

- No need to bring any cash in your pocket
- You are protected by the latest in Visa's Chip and PIN security features to ensure your cash is safely stored at all times

FINANCE MANAGEMENT

- Manage your expenses wisely
- Monitor expenses through your bank statement
- No hidden charges
- No finance and late charges

SAFE | CONVENIENT | SMART

OUR PRODUCT

VISA PREPAID CARD



CUSTOMIZE VISA PREPAID CARD



Our Visa Prepaid card comes with the Visa payWave (Contactless) feature. The technology enables cardholders to 'tap' their card on a contactless POS terminal to complete their transaction. The limit of transaction up to RM250.00.

CUSTOMIZE VISA PREPAID CARD FOR:

- PRIVATE COMPANY
- COOPERATIVE SOCIETY
- COOPERATION
- ASSOCIATION / CLUB

Call us for more information for customize card