

**MOBILE MONEY INTERNATIONAL SDN BHD**  
**PRODUCT DISCLOSURE SHEET FOR MM E-Wallet**

Read this Product Disclosure Sheet before you decide to create an e-wallet account with Mobile Money International Sdn Bhd (Mobile Money). Be sure to also read the Mobile Money's [Terms and Conditions](#).

**1. What is this product about?**

MM E-Wallet is a secure electronic wallet provided by Mobile Money International Sdn Bhd, offering a convenient digital alternative to physical cash. By registering as a MM Member, you will automatically activate your own MM E-Wallet account.

**2. What are the requirements to apply for MM E-Wallet?**

- Individual with valid personal identification document issued by respective authorities
- Above 18 years old
- Valid local bank account for MM Silver & Gold E-Wallet type

**3. What are the key features of MM E-Wallet?**

MM E-Wallet features as below:

Features	Bronze	Silver	Gold	Platinum
E-Wallet Limit	Below RM500	RM1,500	RM4,999	RM10,000
Daily Transaction Limit	RM1,000	RM3,000	Below RM5,000	RM20,000
Monthly Transaction Limit	RM3,000	RM4,999	Below RM5,000	RM30,000
Annual Transaction Limit	Below RM60,000			Above RM60,000
Make Payment	√	√	√	√
Domestic Transfer (person to person)	-	-	√	√
Overseas Remittance (MoneyPin)	-	-	√	√

Take note, unlike a savings account, Mobile Money does not pay interest on your e-wallet balance.

**4. What are my obligations?**

• **Compliance with KYC (Know Your Customer) Requirements**

You are to ensure you provide a valid government issued identity documents when requested to.

• **Accurate Personal Information**

You must provide truthful and up-to-date personal and financial information. Providing false information can result in account suspension or legal consequences.

• **Use for Legal Transactions Only**

You are obligated to use the e-wallet for legal purposes only. Transactions involving illicit goods/services, fraud, or money laundering are prohibited.

• **Security of Account**

You must:

1. Keep your login details and PIN/password secure
2. Notify the provider immediately if your device is lost or you suspect fraud
3. Avoid sharing your credentials with others

- **Adherence to Terms and Conditions**

You are legally bound to follow the e-wallet's terms of service, including any limits on transaction volume, withdrawal restrictions, and fees.

## 5. What if I fail to fulfil my obligations?

- **Account Suspension or Termination**

Mobile Money may freeze or close your e-wallet if you:

- a) Fails to complete identity verification (KYC)
- b) Provides false information
- c) Engages in suspicious or prohibited activity

- **Loss of Funds**

If the account is closed due to a violation, you may lose access to the funds inside, especially if the origin of funds is unclear or under investigation.

- **Legal Consequences**

For serious violations (e.g., fraud, money laundering, or financing illegal activities), you may face action by the respective Law Enforcement Agencies:

- a) Fines
- b) Criminal charges
- c) Prosecution under financial or anti-terrorism laws

- **Blacklisting or Ban**

You could be blacklisted from using our services.

## 6. What are the major risks?

- **Security Risks**

a) Hacking or Phishing: If your phone, email, or e-wallet credentials are compromised, hackers can gain access and drain your wallet.

b) Malware or Spyware: Malicious software on your device can record keystrokes or access sensitive data.

c) Weak Passwords: Using simple or reused passwords increases the risk of unauthorized access.

- **Device Dependency**

a) If your phone is lost, stolen, or damaged, and you don't have recovery methods (like backup keys or 2FA), you might lose access to your funds.

b) No internet = no access.

## 7. What are the fees and charges you must pay?

No.	Types of Payment	Fees
1.	Cross Border Remittance *	Depending on the corridor and sending amount ranging from RM5 to RM30 per transaction.
2	Purchase of Airtime Reloads	Nil
3.	Bills Payment	Nil
4.	Merchant Payments	Nil

5.	<i>Car Park</i>	<i>Nil</i>						
6.	<i>Fund Transfer (person to person)</i>	<i>Nil</i>						
7.	<i>Online Shopping</i>	<i>Nil</i>						
8.	<i>Fund Transfer to Own Account</i>	<i>Nil</i>						
9.	<i>Cash Withdrawal (transfer to bank)</i>	<i>Nil</i>						
<b>8. What do I need to do if there are changes to my personal or contact details?</b> If you have downloaded our MM App (mobile version) you can follow the on-screen instruction. In case you still not sure, kindly contact us as per the step no 9.								
<b>9. Where can I get further information for this product?</b> Online Support: Follow these steps for support, enquiries, feedback, or complaints: <ul style="list-style-type: none"> <li>• Visit <a href="http://help.mobile-money.com.my">help.mobile-money.com.my</a> (online support ticket).</li> <li>• Enter your name, email, and contact number. Choose Personal.</li> <li>• Select the assistance category.</li> <li>• Describe your issue.</li> <li>• Save the tracking ID shown on the screen (it will also be emailed to you).</li> <li>• Our team will respond within 24 hours via email.</li> </ul> Alternative Contact Options: <ul style="list-style-type: none"> <li>• Call: <b>+603-8073 0200</b> (Weekdays, 9am-5pm).</li> <li>• Fax: <b>+603-8073 0322</b>.</li> <li>• Email: <b><a href="mailto:crt@mobile-money.com.my">crt@mobile-money.com.my</a></b></li> <li>• Visit: <b>Lot 23-24, 2<sup>nd</sup> Floor, IOI Business Park, 47100 Puchong, Selangor, Malaysia.</b></li> </ul> If Issues Remain Unresolved: Contact the relevant authorities:								
<table border="1"> <thead> <tr> <th>Walk-in Customer Service Centre (BNMLINK)</th><th>Contact Centre (BNMTELELINK)</th><th>Financial Markets Ombudsman Service</th></tr> </thead> <tbody> <tr> <td>Ground Floor, D Block, Jalan Dato' Onn 50480 Kuala Lumpur Operating Hours: 9am - 5pm (Monday - Friday)</td><td>Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur Tel: <b><u>1-300-88-5465</u></b> (1-300-88-LINK) (Overseas: <b><u>+603-2174 1717</u></b>) Fax: +603-2174 1515 E-mail: <b><u><a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></u></b> SMS: 15888</td><td>Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur General Line: +603 2272 2811 Website: <a href="http://www.fmos.org.my">www.fmos.org.my</a></td></tr> </tbody> </table>			Walk-in Customer Service Centre (BNMLINK)	Contact Centre (BNMTELELINK)	Financial Markets Ombudsman Service	Ground Floor, D Block, Jalan Dato' Onn 50480 Kuala Lumpur Operating Hours: 9am - 5pm (Monday - Friday)	Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur Tel: <b><u>1-300-88-5465</u></b> (1-300-88-LINK) (Overseas: <b><u>+603-2174 1717</u></b> ) Fax: +603-2174 1515 E-mail: <b><u><a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></u></b> SMS: 15888	Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur General Line: +603 2272 2811 Website: <a href="http://www.fmos.org.my">www.fmos.org.my</a>
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#### IMPORTANT NOTE:

In case of any discrepancy between the English and Bahasa Melayu versions, the Bahasa Melayu version will take precedence. The information in this Product Disclosure Sheet is accurate as of 23 May 2025 and will remain valid until the next scheduled review.