This document provides a summary of the key features, fees and terms of the iFAST Pay Services. It does not contain all the Terms and Conditions. Please read the **iFAST Pay Terms and Conditions** carefully before using the services.

1. WHAT IS THIS PRODUCT ABOUT?

iFAST Pay Services are digital payment services provided by **iFAST Pay Malaysia Sdn. Bhd. (202401027355)**. The services comprise a **Multi-currency e-wallet account, a prepaid multi-currency card and related payment services** accessible through the **iFAST/FSMOne mobile applications, operated by iFAST Capital Sdn. Bhd.** The services allow you to hold funds, make payments, transfer funds, convert currencies and use the **iFAST Global Visa Card**, where applicable.

2. HOW DO THE SERVICES OPERATE?

iFAST Pay Services consist of a **Multi-currency e-wallet account ("Card Account")** and an **iFAST Global Visa Card ("Card")**, which are accessible and managed through **iFAST Pay via the iFAST/FSMOne mobile application**. The Card Account allows you to top up funds, transfer money, convert currencies and hold supported currencies. The Card allows you to make payments using the available balance in your Card Account. If you make a payment in a currency that you do not hold or have insufficient balance in, the required amount may be deducted from another available currency and converted at the applicable exchange rate. For more details, refer to our **FAQ**.

Multi-currency e-wallet account	iFAST Global Visa Card
• Used to hold your available balance in supported currencies. • Supports top-ups, payments, currency conversion, and local and overseas fund transfers. • The Card Account is an e-money account, not a deposit account, and does not earn interest or profit.	• A prepaid multi-currency Visa card linked to your Card Account. • Can be used for online, in-store, contactless, and overseas payments wherever Visa is accepted. • Payments are deducted from your Card Account. If Auto Transfer is enabled, available funds in your **FSMOne Multi-Currency Cash Account** will be automatically transferred to your Card Account to settle eligible payments. • The Card is available as a **Physical Card** and an optional **Digital Card**. The Physical Card can be used for in-store, contactless and online payments, while the Digital Card can be used for online payments and in-store contactless payments via supported digital wallets.

3. WHAT ARE THE KEY FEATURES OF THE iFAST GLOBAL VISA CARD?

The iFAST Global Visa Card is available as a Physical Card and an optional Digital Card. Both cards are linked to your Card Account and allow you to make payments using your available balance. Depending on the card type, you can use them for different payment methods.

Features	Physical	Digital Card (Optional)
Online Payments	✓	✓
In-store Payments	✓	Google Pay and Apple Pay will be introduced at a later stage*
Contactless Payments	✓	Google Pay and Apple Pay will be introduced at a later stage*
Overseas Spending	✓	✓
Manage via iFAST/FSMOne mobile application	✓	✓
ATM Withdrawals	Not Available	Not Available

**** Google Pay and Apple Pay are currently not available and will be introduced at a later stage, subject to iFAST Pay's service rollout and device compatibility.***

4. WHAT ARE THE CARD ACCOUNT WALLET SIZE AND TRANSACTION LIMITS?

The following wallet size and transaction limits apply to your Card Account and Card. You may manage certain limits through iFAST Pay via the iFAST/FSMOne mobile application, subject to the maximum limits set out below.

Limit	Card Account	Card
Maximum Card Account Balance	MYR 30,000.00	–
Maximum Daily Limit	MYR 30,000.00	MYR 30,000.00[1]
Maximum Monthly Limit	MYR 180,000.00	MYR 180,000.00
Maximum Annual Limit	MYR 360,000.00	MYR 360,000.00
Maximum Daily Auto Transfer Limit	MYR 30,000.00[2]	–
Cumulative Contactless Transaction Limit	–	MYR 1,000.00 (Physical Card Only)[3]
Maximum Daily Number of Card Transactions	–	20 transactions[4]
Maximum Daily Number of Currency Conversion Transactions	20 transactions[5]	
Maximum Daily Number of Remittance Transactions	20 transactions[5]	

Notes:
*[1] The **Physical Card and Digital Card** share a combined maximum daily spending limit of **MYR 30,000.00**, subject to the available balance in your Card Account.*
*[2] Your **Maximum Daily Auto Transfer Limit** is based on your daily Card Account limit, subject to a maximum of **MYR 30,000.00**.*
*[3] The **Cumulative Contactless Transaction Limit** applies to the **Physical Card only**. The default and maximum limit are **MYR 1,000.00**, however you may set a lower limit. Once the selected limit is reached, complete one successful **chip-and-PIN transaction** to reset the limit before continuing with contactless payments.*
*[4] The **Physical Card and Digital Card** share a combined maximum of **20 Card transactions per day**. Once the limit is reached, additional Card transactions will be declined until the limit resets the following day.*
*[5] The **Card Account** allows up to **20 Currency Conversion transactions and 20 Remittance transactions** per day, respectively. Any transactions exceeding the respective daily limits will only be permitted on the following day.*

*You may view or manage the applicable limits through iFAST Pay via the **iFAST/FSMOne** mobile application.*

5. WHAT FEES AND CHARGES WILL I INCUR?

The following fees and charges may apply to your Multi-currency e-wallet account and iFAST Global Visa Card :

Multi-currency e-wallet account

No.	Service / Transaction	When charged	Fee (MYR)
1	Account Opening	Upon account opening	Free
2	Currency Conversion	Per transaction	No Currency Conversion Fee
3	Cross-border Payment (Send Money)	Per transaction	Waived*
4	Cross-border Payment (Receive Money)	Per transaction	Waived*
5	Account Closure	Upon request	Free

iFAST Global Visa Card

No.	Service / Transaction	When charged	Fee (MYR)
1	New Physical Card Issuance (including delivery)	Upon card issuance	Waived*
2	New Digital Card	Not Applicable	Free
3	Annual Card Fee	Annually	Waived*
4	Physical Card Replacement (including delivery)	Per replacement request	Waived*
5	Digital Card Replacement	Per replacement request	Waived*
6	Card Cancellation	Not Applicable	No Card Cancellation Fee

All applicable fees and charges imposed by iFAST Pay are waived during the product launch period until further notice.

6. WHAT ARE THE KEY TERMS OF THIS PRODUCT?

- You must be **18 years old or above**, have an **active iFAST/FSMOne Investment Account**, and successfully complete the eKYC verification and onboarding process.
- You must have a **valid residential address in Malaysia**.
- Your Card Account and Card are personal to you and must not be used by, or on behalf of, another person.
- You must ensure that you maintain **sufficient available balance** to make payments and carry out other transactions.
- Your Card Account and Card must be used **for lawful purposes only**. iFAST Pay may suspend, freeze or terminate your Card Account and Card if suspicious, fraudulent or non-compliant activities are detected.
- Keep your **login credentials and card PIN** secure and report any lost card or suspected unauthorised use immediately.
- Please read the **iFAST Pay Terms and Conditions** before using the services.

7. WHAT ARE MY OBLIGATIONS?

To protect your Card Account and funds, do not share your login credentials, authentication details, card information or card PIN with anyone. Regularly review your Card Account and Card transaction history and immediately report any suspicious or unauthorised activity through the **Help Centre**.

8. WHAT HAPPENS IF I FAIL TO FULFIL MY OBLIGATIONS?

Failure to fulfil your obligations may result in declined transactions, restrictions on your Card Account or Card, or liability for losses caused by your negligence. If you owe any outstanding amount to iFAST Pay (including amounts arising from reversals, chargebacks or adjustments), iFAST Pay may recover such amount by deducting it from any funds subsequently credited to your Card Account and/or by exercising its rights under the **iFAST Pay Terms and Conditions**. iFAST Pay may also suspend, freeze or terminate your Card Account or Card if you breach the iFAST Pay Terms and Conditions, misuse the services or provide false information.

9. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO MY CONTACT DETAILS?

You can update your personal details through the iFAST/FSMOne Investment Account Update page. Any changes made will be automatically synchronised to your iFAST Pay account. Keeping your contact details up to date ensures you continue to receive important notifications and service-related communications.

10. WHO CAN I CONTACT FOR ENQUIRIES OR ASSISTANCE?

For assistance with your Card Account or Card, including reporting a lost Card or suspected unauthorised activity, contact the iFAST Pay Client Services team. For further assistance, feedback and complaints, you may contact **BNMLINK** or the **Financial Markets Ombudsman Service (FMOS)**.

iFAST Pay Client Services/Fraud Hotlinet	**Website**	www.fsmone.com.my
	Web Form	https://www.fsmone.com.my/support/enquiry
	Client Services	Client Services Hotline: +603-2149 0567 Client Services Email: ifastpaysupport@ifastfinancial.com Client Support Hours: Monday to Friday, 8:30 AM – 5:30 PM (excluding Public Holidays)
	Office Address	Level 28, Menara AIA Sentral, No. 30, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.
BNMLINK	**Web Form**	https://bnmlink.bnm.gov.my/
	Contact No.	Local: 1-300-88-5465 Overseas: +603-21741717
Financial Markets Ombudsman Service (FMOS)	**Website**	https://www.fmos.org.my
	Email	enquiry@ofs.org.my
	Contact No.	+603-2272 2811

Dokumen ini merumuskan ciri utama, fi dan terma Perkhidmatan iFAST Pay. Ia tidak mengandungi keseluruhan Terma dan Syarat. Sila baca **Terma dan Syarat iFAST Pay** dengan teliti sebelum menggunakan perkhidmatan ini.

1. APAKAH PRODUK INI?

iFAST Pay ialah perkhidmatan pembayaran digital yang disediakan oleh **iFAST Pay Malaysia Sdn. Bhd. (202401027355)**, merangkumi akaun **e-dompet pelbagai mata wang, kad prabayar pelbagai mata wang dan perkhidmatan pembayaran berkaitan**. Anda boleh mengaksesnya melalui **aplikasi iFAST/FSMOne yang dikendalikan oleh iFAST Capital Sdn. Bhd**. untuk menyimpan dan memindahkan wang, membuat pembayaran, menukar mata wang serta menggunakan **Kad Visa Global iFAST**.

2. BAGAIMANAKAH PERKHIDMATAN INI BEROPERASI?

iFAST Pay terdiri daripada akaun **e-dompet pelbagai mata wang ("Akaun Kad")** dan **Kad Visa Global iFAST ("Kad")**, yang boleh diurus melalui **iFAST Pay dalam aplikasi iFAST/FSMOne**. Akaun Kad membolehkan anda menambah nilai wang, memindahkan wang, menukar dan menyimpan mata wang yang disokong. Kad membolehkan anda membuat pembayaran menggunakan baki dalam Akaun Kad. Jika mata wang pembayaran tidak disimpan atau bakinya tidak mencukupi, amaun yang diperlukan boleh ditolak daripada mata wang lain yang ada dan ditukar pada kadar pertukaran yang berkenaan. Untuk maklumat lanjut, rujuk **Soalan Lazim**.

Akaun e-dompet pelbagai mata wang	Kad Visa Global iFAST
• Untuk menyimpan wang dalam pelbagai mata wang yang disokong. • Menyokong tambah nilai, pembayaran, pertukaran mata wang serta pemindahan wang dalam dan luar negara. • Akaun Kad ialah akaun mata wang elektronik, bukan akaun deposit dan tidak menjana faedah atau keuntungan.	• Kad Visa prabayar pelbagai mata wang yang dipautkan kepada Akaun Kad. • Boleh digunakan untuk pembayaran dalam talian, di kedai, tanpa sentuh dan di luar negara di mana-mana sahaja Visa diterima. • Sebarang bayaran akan ditolak daripada Akaun Kad. Jika Pemindahan Automatik diaktifkan, mata wang yang tersedia dalam **Akaun Tunai Pelbagai Mata Wang FSMOne** akan dipindahkan secara automatik ke Akaun Kad untuk pembayaran. • Kad ini tersedia dalam bentuk **Kad Fizikal** dan **Kad Digital** (pilihan). Kad Fizikal boleh digunakan untuk pembayaran di kedai, pembayaran tanpa sentuh dan pembayaran dalam talian, manakala Kad Digital boleh digunakan untuk pembayaran dalam talian serta pembayaran tanpa sentuh di kedai melalui dompet digital yang disokong.

3. APAKAH CIRI-CIRI UTAMA KAD VISA GLOBAL iFAST?

Kad tersedia dalam bentuk **Kad Fizikal** dan **Kad Digital** (pilihan). Kedua-duanya dipautkan kepada Akaun Kad untuk pembayaran menggunakan baki tersedia. Ciri setiap kad disenaraikan di bawah.

Ciri-ciri	Kad Fizikal	Kad Digital (Pilihan)
Pembayaran Dalam Talian	✓	✓
Pembayaran di Kedai	✓	Google Pay dan Apple Pay akan diperkenalkan kelak*
Pembayaran Tanpa Sentuh	✓	Google Pay dan Apple Pay akan diperkenalkan kelak*
Perbelanjaan di Luar Negara	✓	✓
Pengurusan melalui aplikasi iFAST/FSMOne	✓	✓
Pengeluaran wang di ATM	Tidak Tersedia	Tidak Tersedia

**** Google Pay dan Apple Pay masih belum tersedia dan akan diperkenalkan kelak, tertakluk kepada pelaksanaan perkhidmatan iFAST Pay dan keserasian peranti.***

4. BERAPAKAH HAD BAKI E-DOMPET DAN HAD TRANSAKSI AKAUN KAD?

Had berikut terpakai kepada Akaun Kad dan Kad. Anda boleh mengurus had tertentu melalui iFAST Pay dalam aplikasi iFAST/FSMOne, tertakluk kepada had maksimum ini:

Had	Akaun Kad	Kad
Baki Maksimum Akaun Kad	RM 30,000.00	–
Had Maksimum Harian	RM 30,000.00	RM 30,000.00[1]
Had Maksimum Bulanan	RM 180,000.00	RM 180,000.00
Had Maksimum Tahunan	RM 360,000.00	RM 360,000.00
Had Maksimum Pemindahan Automatik Harian	RM 30,000.00[2]	–
Had Transaksi Pembayaran Tanpa Sentuh	–	RM 1,000.00 (Kad Fizikal Sahaja)[3]
Bilangan Transaksi Kad Harian	–	20 transaksi[4]
Bilangan Pertukaran Mata Wang Harian	20 transaksi[5]	
Bilangan Pembayaran Rentas Sempadan Harian	20 transaksi[5]	

Nota:
*[1] **Kad Fizikal dan Kad Digital** berkongsi had perbelanjaan harian maksimum **RM 30,000.00**, tertakluk pada baki tersedia dalam Akaun Kad.*
*[2] **Had Pemindahan Automatik Harian** adalah berdasarkan had harian Akaun Kad, sehingga **RM 30,000.00.***
*[3] **Had Transaksi Pembayaran Tanpa Sentuh** hanya terpakai kepada **Kad Fizikal**. Had lalai dan had maksimum ialah **RM 1,000.00**, namun anda boleh menetapkan had lebih rendah. Setelah had dicapai, anda perlu membuat satu **transaksi cip dan PIN yang berjaya** bagi menetapkan semula had untuk meneruskan pembayaran tanpa sentuh.*
*[4] **Kad Fizikal dan Kad Digital** berkongsi had **20 transaksi sehari**. Selepas had dicapai, transaksi Kad tambahan akan ditolak sehingga had ditetapkan semula pada hari berikutnya.*
*[5] **Akaun Kad** membenarkan sehingga **20 transaksi Pertukaran Mata Wang** dan **20 transaksi Pembayaran Rentas Sempadan sehari**. Sebarang transaksi yang melebihi had harian tersebut hanya boleh dilakukan pada hari berikutnya.*

*Anda boleh melihat atau mengurus had yang berkenaan melalui iFAST Pay dalam aplikasi mudah alih **iFAST/FSMOne**.*

5. APAKAH FI DAN CAJ YANG DIKENAKAN?

Fi dan caj berikut mungkin dikenakan kepada akaun e-dompet pelbagai mata wang dan Kad Visa Global iFAST:

Akaun e-dompet pelbagai mata wang:

Bil.	Perkhidmatan / Transaksi	Masa dikenakan	Fi (RM)
1	Pembukaan Akaun	Semasa pembukaan	Percuma
2	Pertukaran Mata Wang	Setiap transaksi	Tiada Fi
3	Pembayaran Rentas Sempadan (Hantar Wang)	Setiap transaksi	Dikecualikan*
4	Pembayaran Rentas Sempadan (Terima Wang)	Setiap transaksi	Dikecualikan*
5	Penutupan Akaun	Atas permintaan	Percuma

Kad Visa Global iFAST:

Bil.	Perkhidmatan / Transaksi	Masa dikenakan	Fi (RM)
1	Pengeluaran Kad Fizikal baharu (termasuk penghantaran)	Semasa pengeluaran kad	Dikecualikan
2	Pengeluaran Kad Digital baharu	Tidak Berkenaan	Percuma
3	Fi tahunan Kad	Setiap tahun	Dikecualikan*
4	Penggantian Kad Fizikal (termasuk penghantaran)	Setiap permintaan	Dikecualikan*
5	Penggantian Kad Digital	Tidak Berkenaan	Dikecualikan*
6	Pembatalan Kad	Atas permintaan	Tiada Fi

**** Semua fi dan caj yang berkenaan yang dikenakan oleh iFAST Pay dikecualikan sepanjang tempoh pelancaran produk sehingga dimaklumkan kelak.***

6. APAKAH TERMA UTAMA PRODUK INI?

- Anda mestilah berumur **18 tahun dan ke atas**, mempunyai **Akaun Pelaburan iFAST/FSMOne yang aktif** serta berjaya melengkapkan proses pengesahan eKYC dan pendaftaran pelanggan.
- Anda mestilah mempunyai **alamat kediaman yang sah di Malaysia**.
- Akaun Kad dan Kad adalah untuk kegunaan peribadi sahaja dan tidak boleh digunakan oleh orang lain atau bagi pihak orang lain.
- Anda mesti memastikan **baki tersedia mencukupi** untuk pembayaran dan transaksi.
- Akaun Kad dan Kad hanya boleh digunakan **untuk tujuan yang sah di sisi undang-undang**. iFAST Pay boleh menggantung, membekukan atau menamatkan Akaun Kad dan Kad jika mengesan aktiviti mencurigakan, penipuan atau ketidakpatuhan terhadap keperluan yang berkenaan.
- Lindungi **maklumat log masuk dan PIN kad anda**. Laporkan segera kehilangan kad atau penggunaan tanpa kebenaran yang disyaki.
- Sila baca **Terma dan Syarat iFAST Pay** sebelum menggunakan perkhidmatan ini.

7. APAKAH TANGGUNGJAWAB SAYA?

Jangan kongsi maklumat log masuk, butiran pengesahan, maklumat kad atau PIN dengan sesiapa. Semak sejarah transaksi Akaun Kad dan Kad secara berkala. Laporkan segera sebarang aktiviti mencurigakan atau tanpa kebenaran melalui **Pusat Bantuan**.

8. APAKAH YANG BERLAKU JIKA SAYA GAGAL MEMENUHI TANGGUNGJAWAB SAYA?

Transaksi boleh ditolak, Akaun Kad atau Kad disekat, atau anda dipertanggungjawabkan atas kerugian akibat kecuaian anda. iFAST Pay boleh menuntut semula amaun tertunggak, termasuk pembalikan transaksi, caj balik atau pelarasan, dengan menolak wang yang kemudian dikreditkan ke Akaun Kad anda dan/atau melaksanakan haknya di bawah **Terma dan Syarat iFAST Pay**. Akaun Kad atau Kad juga boleh digantung, dibekukan atau ditamatkan jika anda melanggar Terma dan Syarat, menyalahgunakan perkhidmatan atau memberikan maklumat palsu.

9. BAGAIMANAKAH SAYA MENGEMAS KINI MAKLUMAT UNTUK DIHUBUNGI?

Anda boleh mengemas kini butiran peribadi melalui halaman Kemas Kini Akaun Pelaburan iFAST/FSMOne. Sebarang perubahan akan diselaraskan secara automatik dengan akaun iFAST Pay anda. Pastikan anda mengemas kini maklumat terkini untuk terus menerima notifikasi penting dan komunikasi berkaitan perkhidmatan.

10. SIAPAKAH YANG BOLEH SAYA HUBUNGI UNTUK PERTANYAAN ATAU BANTUAN?

Untuk bantuan Akaun Kad atau Kad, termasuk melaporkan kehilangan Kad atau aktiviti tanpa kebenaran yang disyaki, hubungi iFAST Pay Client Services & Fraud. Untuk bantuan lanjut, maklum balas dan aduan, hubungi **BNMLINK** atau **Perkhidmatan Ombudsman Pasaran Kewangan (FMOS).**

iFAST Pay Client Services & Fraud	**Laman web**	www.fsmone.com.my
	Borang dalam talian	https://www.fsmone.com.my/support/enquiry
	Maklumat untuk dihubungi	Talian hotline: +603-2149 0567 E-mel: ifastpaysupport@ifastfinancial.com Waktu Khidmat Pelanggan: Isnin hingga Jumaat, 8:30 pagi – 5:30 petang (tidak termasuk Cuti Umum).
	Alamat pejabat	Aras 28, Menara AIA Sentral, No. 30, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.
BNMLINK	**Borang dalam talian**	https://bnmlink.bnm.gov.my/
	Nombor telefon	Dalam negara: 1-300-88-5465 Luar negara: +603-21741717
Perkhidmatan Ombudsman Pasaran Kewangan (FMOS)	**Laman web**	https://www.fmos.org.my
	E-mel	enquiry@ofs.org.my
	Nombor telefon	+603-2272 2811