



Master Terms and Conditions for Touch 'n Go Card

1.0 Definitions

- 1.1 **"Card"** means a smart Card utilizing contactless technology and commonly described as the "Touch 'n Go Card";
- 1.2 **"Card Transaction"** means an electronic transaction generated using the Card at any of the Service Providers or Point-of-Sale for payment and Reload transactions;
- 1.3 **"Card Value"** means the equivalent monetary value in the Card which can be used towards the Services;
- 1.4 **"Dormant Card"** means a Card that has no activity recorded for a period of twelve (12) consecutive months or any other period of time determined by TNGSB from time to time;
- 1.5 **"Dormant Fee"** means a fee deducted from the remaining stored value on a Dormant Card;
- 1.6 **"Expired Card"** means a Card with a period of ten (10) years having elapsed from the date that it is sold to You or any other period of time determined by TNGSB from time to time;
- 1.7 **"Invalidated Card"** means a Card that cannot be utilized at any point-of-usages, e.g. Toll lanes, Public transit, Retail and Parking readers due to dormant, lost, stolen or compromised due to fraud;
- 1.8 **"Issuer"** means TNGSB, or any other third parties as authorized by TNGSB in Malaysia;
- 1.9 **"PayDirect"** means a feature that allows You to make payment at the participating service providers using Your Card and the charge will be deducted directly from Your Touch 'n Go eWallet Account balance;
- 1.10 **"Personal Data"** means any information relating to an identifiable person who can be directly or indirectly identified by the information and collected by TNGSB or the Issuer from You;
- 1.11 **"Point-of-Sale"** means a facility where the Card is sold or issued and other customer support and Services are rendered. The list of authorized Point-of-Sale is listed in the Website of TNGSB at <http://www.touchngo.com.my>;
- 1.12 **"Reload"** means the transaction of adding monetary value to the Card conducted at any authorized Service Providers or Point-of-Sale;
- 1.13 **"Service Provider"** means a merchant, a seller or an organization, which has agreed to accept payments through the use of the Card for goods and/or Services sold and/or provided. The lists of authorized Service Providers are listed in the Website of TNGSB at <http://www.touchngo.com.my>;
- 1.14 **"Services"** means the Touch 'n Go Services that are facilitated and provided by TNGSB and



its business partners;

- 1.15 **"Terms and Conditions"** means these Terms and Conditions and the terms of Services, policies and procedures as may be varied or modified from time to time at TNGSB's sole discretion;
- 1.16 **"TNG Digital"** means TNG Digital Sdn Bhd (Company No.: 1256651-M), a subsidiary of TNGSB;
- 1.17 **"TNGSB"** means Touch 'n Go Sdn Bhd (Company No.: 406400-X), a company incorporated in Malaysia and having its registered address at Tower 6, Avenue 5, No. 8, Jalan Kerinchi, Bangsar South, 59200 Kuala Lumpur;
- 1.18 **"TNGSB Portal"** means TNGSB's Portal (MyPortal) at <https://www.tngportal.touchngo.com.my/tngPortal/login>;
- 1.19 **"TNGSB Website"** means TNGSB's corporate Website at <http://www.touchngo.com.my>;
- 1.20 **"Touch 'n Go eWallet"** means an electronic wallet offered by TNG Digital that store digital money via Your smart phone in accordance with the Touch 'n Go eWallet's Terms and Conditions at <https://www.tngdigital.com.my/assets/pdf/user-terms-and-conditions.pdf>;
- 1.21 **"Touch 'n Go eWallet Account"** means the mobile payment account created with TNG Digital when You register for Touch 'n Go eWallet;
- 1.22 **"Unclaimed Monies"** means monies remaining in the inactive Card for a period of not less than seven (7) years from the last transaction date as defined under the prevailing Unclaimed Monies Act, 1965;
- 1.23 **"You" or "Your"** means You as the person to whom the Card has been issued for the purpose of using the Services in accordance with these Terms and Conditions;

2.0 General Terms

2.1 Agreement

- 2.1.1 These Terms and Conditions will govern all the Touch 'n Go Cards. However, TNGSB has also issued other specific products of the Card product in collaboration with its business partners. Should there be any deviation to these Terms and Conditions, You may refer to clause 11.0 of this Terms and Conditions.
- 2.1.2 The Services are provided on an "as is" and "as available" basis and that use of the Services is at Your own risk. TNGSB specifically disclaims all warranties of any kind including but not limited to availability, accessibility and uninterrupted use of the Services.
- 2.1.3 TNGSB reserves the right at its absolute discretion, from time to time, to amend these Terms and Conditions or any part thereof.



TNGSB shall furnish You with the notice on the amendment to the Terms and Conditions in writing, via electronic means, displayed at our business premises, announced on TNGSB Website or published in national daily newspapers in the main language no less than twenty one (21) days prior to the effective date of the said amendment to the Terms and Conditions, as the case may be.

- 2.1.4 Your continued use of the Services after the effective date of the amendment to the Terms and Conditions shall constitute unconditional acceptance of such amendment by You. If You do not accept such amendment, You shall be entitled to terminate the use of the Services. TNGSB shall not be liable for any loss or inconvenience to You resulting thereafter.

2.2 Use of Card

- 2.2.1 The Card can be used at all Touch 'n Go acceptance Point-of-Sale, e.g. Toll, Transit, Parking, Retail outlets and/or other closed community areas as specified by TNGSB.
- 2.2.2 When a Card is used at the point of entry to access Services for road tolling, the same Card must be used at the point of exit. If a RFID Tag or an alternative Card is used at the point of exit, the Service Provider reserves the right to impose additional charges on the RFID Tag or the alternative Card.
- 2.2.3 TNGSB is under no obligation to replace or compensate You for Your lost, stolen, damaged, cloned and/or any unauthorized Reload.
- 2.2.4 You may register Your Card by performing online registration through TNGSB Portal. This will facilitate the refund process should You wish to terminate the Card.
- 2.2.5 When You register Your Card via TNGSB Portal, You must ensure that the Personal Data provided is accurate, complete, not misleading and kept up-to-date as and when it changes. Subsequently, You may update Your Personal Data by contacting TNGSB Careline at 03-2714 8888.



- 2.2.6 You are required to use Your Card in accordance with the procedures, instructions and guidelines set by TNGSB from time to time and not to damage, manipulate, copy, reverse-engineer or tamper with the Card nor do any act of modification to the Card.
- 2.2.7 You shall use all precautions to prevent any event of loss, theft, unauthorized use and/or cloning of the Card. In the event of loss, theft, unauthorized use and/or cloning of the Card, it is important to immediately notify TNGSB. Unauthorized use shall include conducting Reload transactions at unauthorized Service Providers, Point-of-Sale or persons. You shall remain liable for all loss and damage prior notification to TNGSB including all costs associated with its unauthorized use.
- 2.2.8 TNGSB and/or the Service Providers shall not honor any unauthorized use of the Card(s) and these Card(s) shall be Invalidated by TNGSB.
- 2.2.9 You are entitled to use the Card for Services at any of the authorized Service Providers and Point-of-Sale based on the remaining Card Value of Your Card.
- 2.2.10 TNGSB shall not be liable for any act, refusal and/or omission by Service Providers to accept the Card nor shall TNGSB be liable for any defect or deficiency in any of the Services provided by the Service Providers.
- 2.2.11 Your Card is valid at all times unless it is invalidated pursuant to the Terms and Conditions of this Agreement. Card is valid for use for ten (10) years or any other period of time determined by TNGSB from the date that it is issued for use, and thereafter the Card shall expire. The Card that has expired is not valid at all times.
- 2.2.12 TNGSB shall cease, or suspend the Services or Card, as the case may be, without prior notice and/or compensation to You:-
- i. If You breach any of Terms and Conditions contained herein;
 - ii. If You do anything which may in the opinion of TNGSB cause damage or interruption to the Services; and/or
 - iii. If it is in TNGSB's opinion that the Services are or may be used for a fraudulent, illegal or unlawful purpose including but not limited to breaches of legislation, regulation and/or guidelines under the Financial Services Act 2013 and/or Anti-Money Laundering and/or Anti-Terrorism Financing Act 2001.
- 2.2.13 In the event Services had been ceased or suspended by TNGSB in accordance with Clause 2.2.12 above, it shall be lawful for TNGSB to retain any and all Reload monies until the investigation on suspicious Card is completed in accordance with applicable legislation, regulation and/or guidelines.
- 2.2.14 Arising from the above, no refund on the Card Value and no compensation shall be made to You.
- 2.2.15 TNGSB shall cease or suspend the Services, as the case may be, with reasonable notice prior



to the Services are being upgraded, modified or maintained.

2.2.16 The maximum Card Value of a Card is RM1,500.00 only at any one time.

2.3 PayDirect Function

2.3.1 There are no Dormant status and fee for Card(s) registered under PayDirect function.

2.3.2 You may link Your Card to Your Touch 'n Go eWallet to keep track of Your Card Value and use the PayDirect features as well as enjoy any other benefits available. A Card that has been invalidated shall not be able to be linked to PayDirect.

2.3.3 PayDirect can be used at any participating Service Providers allowing You to make payment using Your Card and the transaction amount will be deducted from Your Touch 'n Go eWallet balance. In the event Your Touch 'n Go eWallet balance is insufficient, the transaction amount will then be deducted from Your Card Value.

2.3.4 Refund for transactions deducted from the Card Value shall be in accordance with these Terms and Conditions whereas refund for transactions deducted from Touch 'n Go eWallet balance shall be in accordance with the Touch 'n Go eWallet Terms and Conditions.

2.3.5 You can add value to Your Touch 'n Go eWallet to enjoy the PayDirect features using credit card, online banking, soft pin or auto reload made available via the Touch 'n Go eWallet application.

2.3.6 In event that You lost the Card, You can delink Your lost Card immediately via the Touch 'n Go eWallet application and subsequently, no transactions can be made to Your eWallet Account by the delinked card.

2.3.7 You may also request Your PayDirect transactions history up to ninety (90) days to be sent to Your preferred e-mail address.

2.3.8 For more information on Touch 'n Go eWallet, please refer to Terms and Conditions of Touch 'n Go eWallet at <https://www.tngdigital.com.my/assets/pdf/user-terms-and-conditions.pdf>;

2.4 Expired Card

2.4.1 If Your Card has expired, You will not be able to use the Card at any point-of-usage, e.g. Toll lanes, LRT/Monorail/MRT/KTM gates and Parking readers.

2.4.2 You may change Your Card in advance within one (1) month from Your Card expiry date without any cost in order to avoid any usage interruption and inconveniences at the point-of-usage.

2.4.3 You may refer to TNGSB's Portal/Reload receipt/the back of the Card/Self-Service Kiosk (SSK) machine for information on the expiry date of Your Card.

2.4.4 You may contact TNGSB Careline at 03-2714 8888 or visit our Touch 'n Go Sales and Reload Counter nearest to You to check the purchase date of Your Touch 'n Go Card.



2.5 Lost and Stolen Card

2.5.1 Subject to Clause 2.5.2 below, TNGSB will invalidate all lost or stolen Card(s) upon:-

- i. Verbal (telephone) notification by the Cardholder with TNGSB's authorized officer ("verbal notification"); followed by
- ii. Notification in writing addressed to TNGSB transmitted by hand/mail/fax/e-mail/e-Refund form/official TNGSB social media channel; or
- iii. Walk in to TNGSB Hubs to report to TNGSB's authorized officer.

2.5.2 You will remain liable for all Card Transactions (including all costs associated with its unauthorized use) prior to TNGSB receiving the notification.

2.5.3 Subject to Clauses 2.5.1 and 2.5.2, TNGSB shall refund the Card Value (less any applicable fees) upon receipt of notification in writing as specified in Clause 2.5.1(ii) above provided the information given by You is complete and accurate.

2.6 Card Termination

2.6.1 You may at any time surrender the Card to TNGSB and discontinue the use of the Services. TNGSB will determine the condition of the returned Card and refund any remaining Card Value to You.

2.7 Card Replacement

2.7.1 If a Card becomes faulty or damaged, You are required to bring the Card to TNGSB Hubs, Point-of-Sale or Sales Counters at selected highways in order to obtain a replacement Card.

2.7.2 If the Card Value is able to be determined by the customer service agent, the Card Value will be transferred to new Card. New Card price shall be charged to You if warranty on the faulty Card has expired.

2.7.3 If the Card Value is unable to be determined by the customer service agent, the Card will be replaced and Card Value will be refunded. New Card price shall be charged to You if warranty on the faulty Card has expired.

2.8 Dormant Card

2.8.1 Card linked to Touch 'n Go eWallet (PayDirect function) will not become Dormant and Dormant Fee is not applicable. You are strongly encouraged to link Your Card to Touch 'n Go eWallet to avoid Dormant status.

2.8.2 Otherwise, card that is not linked to Touch 'n Go eWallet will become Dormant if there is no Card Transaction for a period of twelve (12) consecutive months or any other period determined by TNGSB, the Card shall be invalidated by TNGSB.

2.8.3 To avoid any deductions of Dormant Fee, You have to use the Card at least once in twelve (12)



consecutive months.

2.8.4 Subject to Clause 2.8.2, a Dormant Fee shall be calculated as follows:-

- i. If Card is not used for twelve (12) consecutive months, RM5.00 will be deducted from the unutilized Card Value; and
- ii. For every subsequent six (6) months, RM5.00 will be deducted until the Card Value is depleted or up to seven (7) years, whichever comes first.

2.8.5 You may request for a refund on available balances remaining (if any) in Your Dormant Card after deductions of Dormant Fee as stated in clause 2.8.4 by submitting Your request to TNGSB.

2.8.6 Once the Card Value is depleted, TNGSB shall have the right to deduct the deposit (if any) for Dormant fee.

2.9 Warranty

2.9.1 For any purchased Card by You, TNGSB will guarantee the functionality of the Card for a period of thirty (30) days from date of purchase.

2.10 Reload Channels

2.10.1 You can add the Card Value by reloading an amount through valid Reload channels which are authorized by TNGSB.

2.10.2 The authorised Reload channels are:-

- i. Customer Experience Centre (CEC), TNGSB;
- ii. Touch 'n Go Hubs, TNGSB;
- iii. Touch 'n Go Customer Service Centres by Service Providers;
- iv. Touch 'n Go Reload Counters at authorized agents and merchants;
- v. Touch 'n Go SPOT Counters at participating Petrol Service Stations;
- vi. Touch 'n Go Self-Service Kiosk (SSK); and
- vii. Automated Teller Machine (ATM) at participating banks.

2.10.3 Selected Reload Channels by agents, merchants and bank ATMs may charge Reload Fee for each Reload transaction service.

2.10.4 Card Value can also be reloaded automatically through Auto-Reload function made available through Zing Card issued by participating banks.

2.10.5 TNGSB reserves the right to suspend or terminate the use of the Card and Services and reject any refund request made of Card Value if the Reload was carried out at unauthorized Reload channels.



2.11 Applicable Tax/Taxes

- 2.11.1 The prices & fees herein stated are subject to any applicable taxes imposed or to be imposed by the Government of Malaysia or any other local regulatory authorities in accordance to the relevant enacted law in Malaysia.

3.0 Card Registration

3.1 TNGSB Portal

- 3.1.1 You may register Your Card(s) at TNGSB Portal by creating a Login ID and Password and using a valid Card Serial Number or Manufacturing Number (MFG). Card Serial Number can be obtained from the back of Your Card and MFG number can be obtained from any Reload receipt for that Card.
- 3.1.2 Registration is required if You wish to terminate or discontinue the use of the Card for any refund of the Card Value.
- 3.1.3 If You have reported that Your Card is lost or stolen, TNGSB shall retrieve your information from TNGSB Portal to process the refund of the Card Value less any applicable fee or charges and terminate.
- 3.1.4 If You are below the age of eighteen (18), You are responsible to obtain consent from Your parent, guardian or person who has parental responsibility, prior to disclosing Your personal details to TNGSB. TNGSB shall not be liable for any loss or inconvenience to You for failing to obtain consent.

4.0 Fees and Charges

- 4.1 TNGSB may vary the fees and charges from time to time by giving You advance twenty one (21) days notice. The relevant fees and charges will be made available in TNGSB Website.
- 4.2 TNGSB is not liable for any other fees or charges (e.g. surcharges) imposed by third parties including, but not limited to, banks, merchants, parking operator, government or Service Providers for the usage of TNGSB's Services.

5.0 Complaint Avenues and Forms of Communication

- 5.1 TNGSB will announce to the public on any of its products, services and operational updates in a consistent manner, as and when required, in order to create the awareness to You.
- 5.2 TNGSB shall communicate with You through either of the following modes:-
- i. ordinary mail;
 - ii. short message service (SMS)/e-mail;
 - iii. display of notices at all TNGSB Hubs and/or Customer Services Counters;
 - iv. published at TNGSB's Website and official social media channels (including but not limited to Facebook, Instagram, LinkedIn and Twitter); and/or

- v. published in national daily newspapers in the main languages, circulated generally throughout Malaysia.

- 5.3 All notices, requests and/or other communications from You to TNGSB may be communicated to the following:-

Touch 'n Go Sdn Bhd
 Tower 6, Avenue 5, Bangsar South
 No. 8, Jalan Kerinchi
 59200 Kuala Lumpur
 Telephone Number for Careline: 03-2714 8888
 Fax: 03-2714 8889
 E-mail: careline@touchngo.com.my

- 5.4 You may also visit any TNGSB Hubs and Customer Service Counters at:-

Address	Operating hours
Customer Experience Centre (CEC) Ground floor, Tower 2A, Avenue 5, Bangsar South, No. 8, Jalan Kerinchi 59200 Kuala Lumpur	Monday – Friday: 8:30am to 5:30pm Closed on Weekend & Public Holidays
Johor Bahru Wisma Nufri, No. 12D, Jalan Yahya Al-Datar, Johor Bahru, Johor	Monday – Friday: 8:30am to 5:00pm Saturday: 8:30am to 1.00pm Closed on Sunday & Public Holidays
NU Sentral Lot L2.07, Level 2, NU Sentral Shopping Centre, No 201, Jalan Tun Sambanthan, 50470 Kuala Lumpur	Monday - Sunday (Inclusive Public Holiday): 10.00am to 10.00pm

- 5.5 The accuracy and completeness of Your Personal Data depends on the information You provide. TNGSB shall assume that the information You have provided is accurate, up-to-date and complete unless otherwise informed by You. You may update Your personal data at any of these above channels or at TNGSB Portal.

- 5.6 If Your complaints or matters are not addressed by TNGSB, You may escalate Your complaints or inquiries to the following bodies:-

Bank Negara Malaysia
Laman Informasi Nasihat dan Khidmat (LINK) Ground Floor, D Block,
Jalan Dato' Onn 50480 Kuala Lumpur

Contact Centre (BNMTELELINK) Tel: 1-300-88-5465
(Luarnegara: 603-2174 1717)
Faks: 603-2174 1515
Emel: bnmtelelink@bnm.gov.my

Ombudsman for Financial Services (664393P) (formerly known as Financial Mediation Bureau)
14th Floor, Main Block,
Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

6.0 Refund

6.1 Refund Process

- 6.1.1 You may request for refund of Card Value by contacting our Careline or visit Customer Service Counters at selected highways or any TNGSB Hubs or fill up the e-Refund Form in TNGSB Website.
- 6.1.2 TNGSB shall process all refund requests for registered Card(s) only.
- 6.1.3 Refund will be processed only for the registered owner of the Card once TNGSB have received complete information and supporting documents from You less any fees and charges (if applicable).
- 6.1.4 If Your card is reported lost or stolen or if You wish to terminate Your Card and if Your remaining Card Value is RM500.00 and above, You must present a copy of Your NRIC or passport for refund purposes.
- 6.1.5 Your refund status can be checked at the TNGSB Website or notified to You via e-mail or SMS.
- 6.1.6 The refund shall be credited to Your Touch 'n Go eWallet.
- 6.1.7 If you are requesting refund on Your Zing card, refund shall be made to Your designated Bank Credit Card. Please refer to Your designated bank on their refund terms and conditions.

6.2 Refund via Touch 'n Go eWallet

- 6.2.1 Please download the Touch 'n Go eWallet Application to facilitate the refund.

6.3 Refund for Foreigners who are leaving the Country

- 6.3.1 Cash refund is only available for a maximum amount of RM100.00 per Card. If the refund amount

is more than RM100.00, TNGSB shall refund to You via Telegraphic Transfer to Your designated bank account. All Telegraphic Transfer charges shall be borne by You.

6.3.2 The request for cash refund must be made at any TNGSB Hubs by surrendering Your Card and producing Your passport.

6.3.3 Cash refund is not applicable to Cards that has been suspended or invalidated. TNGSB shall refund to You via Telegraphic Transfer to Your designated bank account subject to approval. All Telegraphic Transfer charges shall be borne by You.

6.4 Refund Period

6.4.1 All refund requests via eWallet will be processed within twenty (20) days upon TNGSB receiving the refund submission with complete information from You.

6.5 Refund for Overcharged Transaction

6.5.1 You may request for refund on overcharged transactions within two (2) months of occurrence. TNGSB has the right not to process any refund request exceeding two (2) months from date of transaction.

6.5.2 Refunds for overcharged transactions are subject to the Service Provider's verification.

7.0 Limitation of Liabilities

7.1 Indemnity

7.1.1 You agree to indemnify TNGSB against all claims, losses, liabilities, proceedings, demands, costs and expenses (including legal fees) which may result or which TNGSB may sustain in connection with or arising from the provision of the Services to You due to Your negligence.

7.2 Exclusion of Liability

7.2.1 TNGSB, its Board of Directors, officers, employees, agents shall not be liable to You or any third party authorized by or claiming through You for any loss or damage, whether indirect, special or consequential, suffered by You or any person authorized by You, occasioned by:-

- i. the use or inability to use the Services by You or any persons authorized by You;
- ii. any act/omission by TNGSB, its Board of Directors, officers and/or employees in relation to the Services;
- iii. any act/omission by the Service Providers in relation to the Services, howsoever caused;
- iv. any loss, distortion or corruption of data arising from the use of the Services;
- v. any unlawful or unauthorized access to Your Card data; and/or
- vi. Your failure or delay in updating TNGSB as to any changes to Your information or details pertaining to Your Card.

- 7.2.2 Notwithstanding the above, in the event TNGSB is liable to You for whatsoever reason, TNGSB's liability shall be capped at the remaining Card Value or the sum of RM500.00 only, whichever is lower.

7.3 Fraud and Irregularities

- 7.3.1 Notwithstanding anything in these Terms and Conditions, in the event there are suspected fraud or irregularities in the Card Value, TNGSB shall not recognize the Card Value and no refund shall be made to you on any suspected fraudulent transactions. TNGSB shall not be held liable or responsible in relation to any claim made by You or any third parties on the Card Value.

8.0 Privacy Notice

8.1 Personal Data Protection Act 2010

- 8.1.1 You acknowledge that You are aware and give Your consent to TNGSB that the information collected by TNGSB from You ("Personal Data") will be used and/or disclosed in accordance to TNGSB's Privacy Notice as posted on TNGSB's Website at <http://www.touchngo.com.my> in compliance with the Personal Data Protection Act 2010.
- 8.1.2 Where information is generally available and can be obtained by reasonably expected means at a location or an event that is open to the public, it shall be deemed as an implied consent and such implied consent shall be deemed as a valid consent from You. Where you voluntarily provide your Personal Data for a known purpose, it shall be deemed as an expressed consent from You.
- 8.1.3 Any images including photos and CCTV footages captured in our premises or events are deemed as personal data and shall be regarded as an expressed consent from You.
- 8.1.4 The Personal Data will be kept for at least seven (7) years according to the local laws and regulations.

8.2 Secrecy

- 8.2.1 TNGSB acknowledge that the document or information collected by TNGSB from You relating to Your affair or Account as a customer of TNGSB will be only used and/or disclosed in accordance to the secrecy provisions under the Financial Services Act 2013 (FSA).

9.0 Unclaimed Monies Act

- 9.1 Any available balance in the Dormant Card which has been left unclaimed for a period of seven (7) years shall be forwarded to the Registrar of Unclaimed Monies, Jabatan Akauntan Negara Malaysia and You may deal with the Registrar of Unclaimed Monies directly in respect of the



remaining Card Value less any fee and charges (if applicable).

10.0 Miscellaneous

- 10.1 These Terms and Conditions shall be governed by and interpreted in accordance with the Laws of Malaysia and under the exclusive jurisdiction of the Court of Malaya.
- 10.2 In addition to the Terms and Conditions contained herein, all Card Transactions transacted using the automated teller machine ("ATM") shall additionally be governed by the relevant bank's ATM Terms and Conditions.
- 10.3 If any of the provisions herein contained should be invalid, illegal or unenforceable under any applicable law, the legality and enforceability of the remaining provisions shall not be affected or impaired in any way and such invalid, illegal or unenforceable provision shall be deemed deleted.
- 10.4 These Terms and Conditions are also available in Bahasa Malaysia. The version which You have read, understood and agreed shall be the basis for the Terms and Conditions.

11.0 Other Touch 'n Go Cards

TNGSB also issues cards in collaboration with its business partners. Additional terms and conditions may be applied by our business partners. Please refer to the following:

Touch 'n Go Zing Card: This Card has an Auto-Reload function. This Card is issued by the



participating financial institutions. It is linked with the user's credit or debit Card Account which will be debited with the Auto-Reload value. In addition to these Terms and Conditions, the Zing Card(s) are also subject to the Terms and Conditions imposed by the respective financial institutions.

Tesco Clubcard: This Card can be obtained at selected Tesco stores. Please refer to the Terms and Conditions applicable for Tesco Clubcard holders at the Tesco Malaysia website.

Watsons Card: A 2-in-1 Card that provides reward points for Watson members in addition to the benefits You are entitled to with Touch 'n Go. Clause 2.8 shall not apply to these Cards. Please refer to the Terms and Conditions applicable for Watosns card holders at the Watsons Malaysia website

Touch 'n Go Photocard: Personalize this Card design with Your own chosen photo(s) or graphic(s). The Card is sold at Touch 'n Go Customer Experience Centre Bangsar South, NU Sentral Hub and Wisma Nufri Johor Bahru Hub. Please refer to the additional Terms and Conditions applicable for the photocard. (<https://www.touchngo.com.my/XXX/Photocard-Annexure.pdf>;))

MyKad: The Government Multi-Purpose Smart Card with Touch 'n Go features. The Card shall at all times be the exclusive property of Jabatan Pendaftaran Negara and You shall not transfer MYKad to any other person. Clause 2.8 shall not apply to MyKad.

Touch 'n Go BIZSpoke Card: Formerly known as "Special Design" Card provided by Touch 'n Go. It is a custom-made Card specially created for Touch 'n Go Business partners to be issued to their customers.



