Ar-Rahnu

DinarPal is an innovation brand for Ar-Rahnu Exchange system. We offer an alternative way to get fast cash immediately on the basis of syariah mortgage principle. The client`s pawns their gold with us and get some cash with no interest, longer period to redeem their gold, high financing amount and very minimum safe keeping fee. For more info please use our Ar-Rahnu calculator.

Buy

Now you can purchase on our marketplace or our merchant online mall using your DinarPal Digital Wallet. Please wait for the launching day. Surprise ☺

Sell

If you have anything to sell please snap and upload to our marketplace or your own online mall and enjoy doing business with us. The launching day is just round the corner.

About Us.

DinarPal Sdn Bhd (1041509-H) is the subsidiary of Pisang Sdn Bhd (10425-K). This conglomerate knows as DinarPal Group. DinarPal group together with Koperasi DinarPal Melaka Berhad (M-12-04-04) enter into Mudharabah Agreement to run the Ar-Rahnu Exchange Business together.

DinarPal Group enters the Ar-Rahnu market with their unique features such as online pawn broking and be The First Online Ar-Rahnu Operator in Malaysia.

DinarPal won many awards and receive few recognition from government of Malaysia and private bodies on DinarPal`s innovation.

The compliances

DinarPal Group always alert to all of government rules and follow the laws in order to make sure our client protected. Below is the approval documents that related to us.

Intellectual Properties

In order to ensure the quality of our services to our client we always strengthen our good will as follow:-

Terms & Conditions

The following describes the terms and conditions on which DinarPal offers you access to our services

1. Incorporation of Policies into Terms and Conditions

The following policies are deemed to be incorporated into these Terms and Conditions by reference and provide additional terms and conditions related to specific DinarPal services we offer:

Each of these policies and these Terms and Conditions may be changed from time to time and are effective immediately after we post the changes on our Service. In addition, when using particular Services, you agree that you are subject to any policies or rules which are posted in conjunction with those Services. All such posted policies or rules are hereby incorporated by reference into these Terms and Conditions.

2. Acceptance of Terms and Conditions

These Terms and Conditions sets out the entire agreement between you and DinarPal Sdn Bhd(DinarPal) and applies to your use of the DinarPal Payment Service (DinarPal) and any related products and services available through [www.DinarPal.com.my] (collectively the Services).

Please note that by using the Services, you are deemed to have read and signified your agreement to be bound by these Terms and Conditions, as may be updated and varied from time to time at our sole discretion.

In addition, when you use any service on our website, current or future, you will also be subject to such further terms and conditions, policies and guidelines applicable to that specific service. All such further terms and conditions, policies and guidelines, will be deemed to be incorporated in these Terms and Conditions.

If you do not agree to be bound by the terms and conditions of these Terms and Conditions, please do not use or access our Services.

You must read, agree with, and accept all of the terms and conditions contained in these Terms and Conditions and the Privacy Policy, which include those terms and conditions expressly set out below and those incorporated by reference, before you may become a member of DinarPal.

For additional information about the Service and how it works, please consult DinarPal.

We may amend these Terms and Conditions at any time by posting the amended terms on our site.

In these Terms and Conditions, you or your means any person or entity using the Service (Users). Unless otherwise stated, DinarPal, we or our will refer collectively to DinarPal and/or its affiliates. Unless otherwise specified, all references to a bank in these Terms and Conditions includes any bank providing internet banking services in conjunction with DinarPal.

3. Eligibility

To use the Services you must register for an Account with DinarPal. Our Services are only available to individuals or businesses that can form legally-binding contracts under applicable law. Without limiting the foregoing, our Services are not available to individuals under the age of 15, persons who are suspended from our Services, or to persons who we, at our sole discretion, view as presenting an unacceptable level of risk to our Services.

4. The Legal Relationship between You and DinarPal

4.1 DinarPal is only an E-Purse Payment Service Provider. DinarPal acts as an e-purse payment service provider by creating, hosting, maintaining and providing our Service to you via the Internet. We do not have any control over the products or services that are paid for with our Services.

We cannot and do not ensure that a buyer or a seller you are dealing with will actually complete the transaction.

4.2 Stakeholder . DinarPal acts as a facilitator to help you make payments to third parties. We act based upon direction and requests received through your account to use our Services that require us to make payments from your funds on your behalf.

DinarPal will at all times hold your funds separate from its corporate funds, will not use your funds for its operating expenses or any other corporate purposes, and will not voluntarily make funds available to its creditors in the event of bankruptcy/insolvency or for any other purpose. You acknowledge that DinarPal is not a bank and the Service is an e-purse payment service and not a banking service or credit facility service.

Please note that that you are not required to keep funds in the DinarPal system (i.e., carry a balance in your DinarPal account) to use the Service. If you do carry a balance in your DinarPal account, DinarPal will pool your funds together with funds from other Users, and will place those funds in accounts at one or more banks (Pooled Accounts).

You agree that you will not receive interest or other earnings on the funds that DinarPal handles as your stakeholder.

5. Maintenance and Use of Your Account

5.1 Debiting Your Account

Your account can be debited through your account with any bank offering its internet banking services to DinarPal. You may debit your account with any amount at any time, which is your sole discretion.

5.2 Payments from your Account

Before you can make payments through your account we require you to provide DinarPal with a number of forms of identification as further described and protected in our Privacy Policy. We require this information to authenticate your identity and to determine how much you may withdraw from your account per month.

You may make any number of payments for any amounts through your account, up to the amount of funds you have in your account to any other party holding a DinarPal account or registered with DinarPal.

5.3 Refused Payments

When you send a payment to a third party through our Service, the recipient is not required to accept the payment, even if the recipient is already registered with DinarPal. The recipient is free to return payments or, in some cases, to use the DinarPal system to refuse payments that you have sent. Any payments sent through DinarPal that are denied or unclaimed by a recipient will be returned to you on the earlier of:-

(a) the date of such denial, or

(b) 30 days after the date the payment is sent.

5.4 Termination or Closing Your Account

You can close your account at any time by clicking the Close Account link in your profile on the DinarPal website. When an account closes, any pending transactions will be cancelled.

Any funds that we are holding for you at the time of closure, less any applicable fees, will be paid to you by cheque, assuming all withdrawal-related authentication requirements have been fulfilled (for example, you may not use closure of your account as a means of evading withdrawal limits on new unverified users). You cannot use closure of your account as a means of evading investigation: if an investigation is pending at the time you close your account, DinarPal may continue to hold your funds for up to 180 days as appropriate to protect DinarPal against the risk of claims or disputes.

If you are later determined to be entitled to some or all of the funds in dispute, DinarPal will release those funds to you. You will remain liable for all obligations related to your account even after such account is closed.

If you do not access your account for a period of three years, it will be terminated. After the date of termination, we will use the information you provided to try to send you any funds that we are holding for you.

6. Discrepancy and Errors

Any claims of discrepancy or errors will be dealt with in accordance with the prevailing Discrepancy and Error Resolution Policy .

7. Your Account Password and Security

You are solely responsible for maintaining the confidentiality of your login name, account and password and for restricting access to your computer to prevent unauthorised access to your account. You agree to accept responsibility for all activities that occur under your account or password, whether or not authorized by you. You should take all necessary steps to ensure that:-

(i) you exit from your account at the end of each session;

(ii) your password is kept confidential and secure and inform us immediately if you have any reason to believe that your password has become known to others; and

(iii) if the password is being used, or is likely to be used in an unauthorised manner by others.

DinarPal reserves the right to refuse transaction instructions and terminate accounts, at its own discretion.

8. Accuracy of registration data

Please ensure that the details you provide upon registration and opening of your account are accurate and complete. Please inform DinarPal immediately of any changes or alterations required to the information that you had provided upon registering. You can access and update much of the information you had provided us.

9. DinarPal Privacy Policy

Please peruse our DinarPal Private Policy which further regulates your use of DinarPal.

10. Access to www.DinarPal.com.my

We will us all reasonable endeavours to procure that the availability of the website will be uninterrupted and that the transmissions will be error-free. However, you must comprehend the fact that due to the disposition of the Internet, there shall be no guarantee of un-interruption. Further, your access to the website may also be interrupted to allow for repairs, maintenance or the introduction of new facilities or services.

We, Our subsidiaries, employees and our suppliers provide the services as is and without any warranty or condition, expressly and/or impliedly.

DinarPal shall make all reasonable efforts to ensure that requests for electronic debits from bank accounts are processed in a timely manner, but we make no representations or warranties in respect of the time needed to complete processing due to the fact that our Services is largely dependent upon factors which are or may be outside our control such as delays in the banking system and so forth, as well as the Internet services.

11. Licence for website access

DinarPal grants you a limited licence to access and make personal use of this website. This restricted licence does not include:

(i) re-sale or commercial use of this website or its contents, including any collection and use of any product listings, descriptions, or prices or any derivative use of this website or its contents;

(ii) downloading or copying of account information for the benefit of another website or Seller;

(iii) use of data mining, robots, or similar data gathering and extraction tools;

(iv) reproduction, duplication, copying, selling, reselling, visiting, or otherwise exploitation for any commercial purpose, of this website or any portion of this website;

(v) downloading (other than page caching) or modifying of the website, or any portion of it, for any reason whatsoever;

(vi) use of DinarPals or its affiliates names, trademarks, logos or any proprietary information, in any manner.

Breach of any of these provisions and unauthorised use of the website automatically terminates the consent or license granted by DinarPal.

12. Your conduct

DinarPal does not allow its Service to be used for illegal activities. DinarPal has the right to take preventative or corrective actions to protect itself and its users.

You must not use the website or your account in any way that causes, or is likely to cause, the website, the accounts or access to it to be interrupted, damaged or impaired in any way and you are required to use the website lawfully and in compliance with the legal requirements.

You are required to understand and acknowledge that all information, data, text, software, music, sound, photographs, graphics, video, messages or other materials (content), whether publicly posted or privately transmitted via the website, are the sole responsibility of the person from whom such content originates. This means that you, and not DinarPal, are responsible for all contents that you upload, post, email or otherwise transmit via the website. DinarPal cannot and does not control or monitor the content you post and, as such, cannot and does not guarantee the accuracy, integrity or quality of such content and therefore is not liable for such errors, information or omissions. You are required to understand and acknowledge that by using the website, you may be exposed to website contents that may be offensive, indecent or objectionable. Under no circumstances DinarPal shall be liable in any way for any content, including, any exposure to offensive, indecent or objectionable content, any errors or omissions in any contents, or for any loss or damage of any kind of information as a result of such use of any contents posted, emailed or otherwise transmitted via the website by its users.

You are prohibited from using the Services or our website in respect of the following:

» For fraudulent purposes, or with an intention to commit criminal offence or other unlawful, indecent or immoral activity;

» To send, use or reuse any material that is illegal, offensive, abusive, indecent, defamatory, obscene or menacing; or use it to breach copyright, trademark, confidence, privacy or any other right; or is otherwise injurious to third parties; or use it in an objectionable manner or likely to cause or stir racial or religious disharmony; or which consists of or contains software viruses, political campaigning, commercial solicitation, chain letters, mass mailings or any spam,

» To cause annoyance, inconvenience or needless anxiety or be a nuisance.

» To programme, send, use or reuse any data that contains any viruses, Trojan horses, worms, time bombs, cancelbots, easter eggs or other computer programming routines that may damage, detrimentally interfere with, surreptitiously intercept or expropriate any system, data or other personal information;

» Do anything that creates liability for us or cause DinarPal to lose (in whole or in part) the services of our ISPs or other suppliers.

If you use, or attempt to use, the Service for purposes other than making payments and managing your account, including but not limited to tampering, hacking, modifying or otherwise corrupting the security or functionality of the Services, your account will be automatically terminated and you will be liable to claim of damages and/or may be penalised for, including criminal prosecution where applicable.

13. Reviews, comments, communications and other content

Users of this website may post reviews, comments and other content; send communications; and submit suggestions, ideas, comments, questions, or other information, as long as the content is legal and not obscene, abusive, threatening, defamatory, invasive of privacy, infringing of intellectual property rights, or otherwise injurious to third parties, or objectionable, and does not consist of or contains software viruses, political campaigning, commercial solicitation, chain letters, mass mailings, or any form of spam. We reserve the right (but do not assume the obligation) to remove or edit any content.

You shall represent and warrant that you own or otherwise control all of the rights to the content that you post; that, as at the date that the content or material is submitted to DinarPal:

(i) that the content and material is accurate;

(ii) that the use of the content and material you supply does not breach any applicable DinarPal policies or guidelines and will not cause injury to any person or entity (including that the content or material is not defamatory).

By submitting any communication, content or material to any chat or forum services, if any, or to DinarPal for posting as a book review, you automatically warrant that you or the owner of such communication, content or material has expressly granted DinarPal the royalty-free, perpetual, irrevocable, non-exclusive right and license to use, reproduce, publish, translate, sublicense, copy, and distribute the said communication content or material in whole or in part worldwide and/or to incorporate it in other works in any form, media, or technology now known or hereafter developed for the full term of any copyright that may exist in such communication content or material. You also permit any other user to access, store, or reproduce such communication, content or material for that users personal use. Subject to this grant, the owner of such communication, content or material placed on DinarPal sites and services retains any and all rights, which may exist.

Some parts of the website may contain advertising or other material submitted to DinarPal by third parties. Advertisers are responsible for ensuring that material submitted for inclusion on the web site complies with international and national law. DinarPal WILL NOT BE RESPONSIBLE FOR ANY ERROR, OMISSION OR INACCURACY IN ADVERTISING MATERIAL. DinarPal does not intend links or advertising material to be referrals or endorsements of the linked entities and the links are provided for convenience.

14. Indemnity

You agree to indemnify and hold DinarPal, and its subsidiaries, affiliates, officers, agents, co-branders or other partners, and employees, harmless from any claim or demand, including all legal fees (on a solicitor client basis), made by any third party due to or arising out of content you submit, post to, transmit or make available through the website, your use of the website, your connection to the website, your violation of the Terms and Conditions, your violation of any rights of any other person, or your breach of any applicable law.

15. Links

The website may provide, or third parties may provide, links to internet banking sites, other sites or resources. You acknowledge and agree that DinarPal has no control over such sites and resources, and that Webstore.com is therefore not responsible for the availability of such external sites or resources, and does not endorse and is not responsible or liable for any content, advertising, products, or other materials on or available from such sites or resources. You further acknowledge and agree that Webstore.com shall not be responsible or liable in any way for any damage or loss caused or alleged to be caused by or in connection with use of or reliance on any such content, goods or services available on or through any such site or resource.

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You acknowledge that all original content on this site such as text, graphics, logos, images, audio and video clips and software is protected by copyright, trade mark or other intellectual property right which is owned by DinarPal or its affiliates. In addition, the compilation (meaning the collection, selection, co-ordination and arrangement) and the enhancement or any content on DinarPal sites and services is also protected by copyright or other intellectual property right owned by DinarPal or its content suppliers.

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You further acknowledge and agree that content contained in sponsor advertisements or information presented to you through the website or advertisers is protected by copyrights, trademarks, service marks, patents or other proprietary rights and laws. Except as expressly authorized by DinarPal or advertisers, you agree not to modify, adapt, rent, lease, loan, sell, distribute or create derivative works based on the website, or the content (excluding content owned by you), in whole or in part.

17. Disclaimer Of Warranties And Representations

This site is provided by DinarPal on an as is and as available basis.

DinarPal makes no representations or warranties of any kind, express or implied, as to the operation of this site and its payment system.

To the full extent permissible by applicable laws, DinarPal disclaims all warrenties, express or implied, including, but not limited to:

I. Implied warranties of merchantability and fitness for a particular purpose and non-infringement;

II. Warranty that the contents of the website are free from infection of viruses or anything else, which has contaminating or destructive properties;

III. Warranty that the website or the services will meet your requirements or that the access to the websites or the services will be uninterrupted, timely, secure, or error-free;

IV. That the quality of any products, services, information, or other material purchased or obtained by you through the website will meet your expectations, and that any errors in the software will be corrected.

Any material downloaded or otherwise obtained through the use of the service is done at your own discretion and risk and that you will be solely responsible for and damage to your computer system or loss of data that results from the download of any such material.

No advice or information, whether oral or written, obtained by you from DinarPal or through or from the website shall create any warranty (save for any fraudulent misrepresentation by DinarPal) as to the operation of this site or the information, content, materials, or products included on this site.

18. Limitation of liability

DinarPal shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to, damages for loss of profits, revenue, opportunity, business, goodwill, use, data or other intagible losses (even if DinarPal has been advised or was aware of the possibility of such dames), resulting from: (I) The use or the inability to use the website or services via the website; (II) Statements or conduct of any third party on the service; (III) Unauthorized access to or alteration of your transmissions or data; (IV) The cost remedying or procurement of substitute goods and services resulting from any goods, data, information or services purchased or obtained or messages received or transactions entered into through or from the website or services offered via the website; or (V) Any other matter relating to the website or the goods, services and information may available via the website.

You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the website or the terms and conditions must be filed within one (1) Year from the date such claim or cause of action arose or be forever barred.

DinarPal does not limit in any way its liability by law for death or personal injury arising from negligence or breach of duty.

19. Remedies and DinarPals Right of collection

Without limiting other remedies, we may update inaccurate or incorrect information you provide to us, contact you by means other than electronic, immediately warn our community of your actions, place a hold on funds in your account, limit funding sources and payments, limit access to an account and any or all of the accounts functions (including but not limited to the ability to send money or making withdrawals from an the account), limit withdrawals, indefinitely suspend or close your account and refuse to provide our Services to you if:

(a) you breach these Terms and Conditions or the documents it incorporates by reference;

(b) we are unable to verify or authenticate any information you provide to us;

(c) we believe that your account or activities pose a significant credit or fraud risk to us;

(d) we believe that your actions may cause financial loss or legal liability for you, our users or us; or

(e) your use of your DinarPal account is deemed by DinarPal or your bank, to constitute abuse of the system or a violation of internet banking rules.

DinarPal reserves the right to hold funds beyond the normal distribution periods for transactions it considers suspicious or for accounts conducting high transaction volumes to ensure integrity of the funds. If we close your account, we will provide you notice and refund you all of the unrestricted funds held in your DinarPal account.

Additionally, to secure your performance of these Terms and Conditions, you grant to DinarPal a lien on and security interest in your account. In addition, you acknowledge that DinarPal may set off against any accounts you own for any obligation you owe DinarPal at any time and for any reason allowed by law. These obligations include both secured and unsecured debts and debts you owe individually or together with someone else. DinarPal may consider these Terms and Conditions as your consent to DinarPals asserting its security interest or exercising its right of setoff should any law require your consent. The rights described in this section are in addition to, and apart from, any other rights.

20. Legal Disputes

If a dispute arises between you and DinarPal, our goal is to provide you with a neutral and cost effective means of resolving the dispute quickly. Accordingly, you and DinarPal agree that any controversy or claim at law or equity that arises out of these Terms and Conditions or DinarPals services (Claims) shall be resolved by mediation by a mediator mutually agreed upon in writing by you and DinarPal, and failing resolution by mediation, by litigation. Before resorting to either of these alternatives, DinarPal strongly encourages users to first contact DinarPal directly to seek a resolution.

21. Electronic communications

When you visit DinarPal or send e-mails to us, you are communicating with us electronically. We communicate with you by e-mail or by posting notices on the website. For contractual purposes, you consent to receive communications from us electronically and you agree that all agreements, notices, disclosures and other communications that we provide to you electronically satisfy any legal requirement that such communications be in writing.

22. Alteration of Service or Amendments to the Conditions and Severability

We reserve the right to make changes to our website, policies, and these Terms and Conditions at any time. You will be subject to the policies and Terms and Conditions in force at the time that you use the website or that you order merchandise from us, unless any change to those policies or these conditions is required to be made by law or government authority (in which case it will apply to orders previously placed by you).

If any of these conditions is deemed invalid, void, or for any reason unenforceable, that condition will be deemed severable and will not affect the validity and enforceability of any remaining condition. The parties nevertheless agree that the court should endeavor to give effect to the parties intentions as reflected in the provision and to construe such provision to the maximum extent permitted by law so as to render that provision valid and enforceable.

23. Events beyond our reasonable control

We will not be held responsible for any delay or failure to comply with our obligations under these conditions if the delay or failure arises from any cause which is beyond our control.

24. Waiver

If you breach these conditions and we take no action, we will still be entitled to use our rights and remedies in any other situation where you breach these conditions.

25. Governing law and jurisdiction

These conditions are governed by and construed in accordance with the laws of Malaysia . You agree, as we do, to submit to the non-exclusive jurisdiction of the Malaysian courts.

26. Our details

DinarPal is the trading name for [ DINARPAL SDN BHD]

Partners

Cradle Fund Sdn Bhd – Subsidiary of Ministry of Finance of Malaysia