

Appendix XIII - Product Disclosure Sheet (e-money)**PRODUCT DISCLOSURE SHEET**

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your electronic money instrument (e-money).

Other customers have read this PDS and found it helpful; **you should read it too.**

FSP Logo and
Name

Date: _____

1 What is [Product Name]?

[Product Name] is an e-money which contains monetary value that has been pre-loaded by you. The amount stored in your account will be deducted whenever you make a purchase using your e-money. You must make sure there is enough balance in your e-money account before making payment using your e-money. The balance in your e-money account will not earn any interest/profit.

2 Know Your Obligations

It is your responsibility to read these key terms:

1. You must safeguard your e-money and must **not** disclose your personal identification number (PIN) to any person.

FSPs to highlight key terms that affect customers' obligations, including any conditions on transaction limits, liability due to loss of the e-money or fraud.

Fees & Charges	Amount
Annual fee	RM xx
Overseas transaction conversion fee	RM xx
Other fees and charges	RM xx

N1**3 Know Your Risks**

What happens if you ignore your obligations?

1. You will be **liable for losses** due to your failure to safeguard your e-money and your PIN.

Call us **immediately** at **[FSP's contact number]** if you lose your e-money or an unauthorised transaction has been made using your e -money