

A FSP must refer to the following table when preparing PDS for an e-money instrument. The red annotations with an “N” numbering are for the FSP’s reference only. They must be removed from the PDS to be provided to financial consumers.

A FSP has the flexibility to use appropriate infographics, illustrations or colours to draw the attention of financial consumers to important information in the PDS.

Item	Notes on PDS requirements
N1	A FSP must disclose all applicable fees and charges related to the use of the e-money instrument .
N2	<p>A FSP must indicate the available avenues for financial consumers to contact the FSP should they have any questions or require assistance.</p> <p>QR code is only an <u>example</u> of the available avenues . If a FSP includes QR code to direct financial consumers to further information about the product, the FSP is reminded to adhere to the disclosure principles under paragraph 9.1.</p>
N3	<p>It is <u>optional</u> for a FSP to include this section for financial consumers to acknowledge that they have read and understood the PDS.</p> <p>A financial consumer’s acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions disclosed in this PDS.</p>