

- S** 1.2.6 A FSP shall provide financial consumers with the contact details of its customer service unit for the financial consumers to make an enquiry or complaint. The FSP must clearly disclose the procedures for financial consumers to lodge a complaint.

1.3 During the term of the contract

- S** 1.3.1 A FSP shall notify financial consumers of any change in fees and charges applicable to the e-money instrument at least twenty one (21) calendar days prior to the effective date of implementation of such change.
- S** 1.3.2 A FSP shall notify financial consumers of any change in the terms and conditions at least twenty one (21) calendar days before the new terms and conditions take effect. A FSP's communication to financial consumers must be done through written or electronic notification.