



PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to take out the Touch 'n Go Form Factor. Be sure to also read the general terms and conditions.)	Touch 'n Go Sdn Bhd (406400-X) FORM FACTOR 1 June 2018
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1. What is the product about?

The Touch 'n Go Form Factor provided by Touch 'n Go Sdn Bhd ("TNGSB") is an alternative media of an electronic purse that comes in many form such as *Watch, Clip* and *Key Chain*. It may be used like a Touch 'n Go Card to pay for major public transportation services in Klang Valley, selected parking sites, and selected retail and food outlets and theme park.

TNGSB uses contactless smartcard technology in the Form Factor to enable electronic purse usage. Users may use the Form Factor after it has been pre-loaded with electronic money like a Touch 'n Go card. User may reload the Form Factor at any Touch 'n Go Hubs, Touch 'n Go SPOTs at selected petrol stations, 'Kaunter Khidmat Pelanggan' along selected highways, LRT stations, selected KTM Komuter stations, ATM/CDM at participating banks, selected Self Service Kiosk (SSK) and any TNGSB authorized agents. The reload denomination is in multiplier of RM10.00. Reload value ranges from minimum RM10.00 and maximum RM500.00. The maximum limit or maximum reload value of a Form Factor is RM1,500.00 at one time.

By using the Form Factor, you will no longer be required to prepare small change to make payments. TNGSB, the operator of this Electronic Payment System, also offers multiple selections of media in form of cards to accommodate to different market needs. Please view product category in this website www.touchngo.com.my or call us at 03-2714 8888 for more details.

2. What are the fees and charges I have to pay?

Form Factor Price	<p>1. Watch Price</p> <ul style="list-style-type: none"> Pricing of the watch (excluded reload value) is as follows: <table border="1" style="margin-left: 40px;"> <thead> <tr> <th>Watch Type</th> <th>Price (RM)</th> </tr> </thead> <tbody> <tr> <td>Classic Silicon</td> <td>177.35</td> </tr> <tr> <td>Premium</td> <td>221.70</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Watch with manufacturing defect will be replaced within one (1) year from date of purchase. Watch card with manufacturing defects will be replaced within thirty (30) days from the date of purchase. <p>* TNGSB will not replace defected Form Factor due to other reasons.</p>	Watch Type	Price (RM)	Classic Silicon	177.35	Premium	221.70																		
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	8	Third party agents	0.50	
	9	Petrol Stations	0.50	
Dormant fee	<p>RM5.00 (if Form Factor is not in use for the last twelve (12) consecutive months, fee will be levied from the unutilized balance for the subsequent year)</p> <p>RM5.00 (will be charged every subsequent six (6) month after that until the Form Factor balance is depleted or up to seven (7) years; whichever comes first)</p>			
Goods & Services Tax (GST)	The prices herein stated are subject to zero-rated (0%) GST.			

The Goods and Services Tax (GST) will be zero-rated effective on 1 June 2018 as announced by Ministry of Finance.

3. What are the key terms of this product?

- You are reminded to register your Form Factor via TNGSB website at www.touchngo.com.my or TNGSB Careline at 03-2714 8888 to protect against theft or loss of Form Factor.
- To avoid deactivation/dormant and imposition of dormant fee, please ensure minimum usage of once a year.
- The maximum limit or maximum reload value of a Form Factor is RM1,500.00 at any one time.

4. What are the major risks?

- In the event that your Form Factor is stolen or lost, there is a possibility of unauthorized usage. You should notify TNGSB immediately and TNGSB will assist you in ceasing the account, as your Form Factor may still be used by any unauthorized third party. TNGSB shall not be liable for any unauthorized use of Form Factor.
- We also discourage the use of Form Factor at toll lanes as it may pose danger to the driver while making payments at toll lanes.

5. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

For registered customer, you may also update your contact details via Touch 'n Go Portal (MyTouchnGo Portal) at <https://tngportal.touchngo.com.my/tngPortal/login>.

6. Where can I get further information?

For more information on Form Factor, please call us at 03-2714 8888 or visit our website at www.touchngo.com.my or TNGSB Hub.

If you have enquiries related to the Watch Form Factor, please call the **Watch Authorized Service Centre** at 03-7710 8103 or visit the website at <http://dcr.com.my/watch2pay/> or you may directly visit **Watch Authorized Service Centre**.

Details of Watch Authorized Service Centre is stated as following:

Operating Hours	9:00 am to 6.00 pm
Operating Days	Monday to Friday
Location	C-3-33A & C-3-33, 3rd Floor, Block Camilia, 10 Boulevard, Lebuhraya Sprint, PJU6A, 47400 Petaling Jaya, Selangor.
Dedicated Hotline	03-7710 8103
Fax	03-7710 6103
E-mail	enquiries@dcr.com.my

If you have any enquiries or complaints related to our products and services, you may also contact us at:

Touch 'n Go Sdn Bhd

Tower 6, Avenue 5

Bangsar South

No. 8 Jalan Kerinchi

59200 Kuala Lumpur

Careline: 03-2714 8888 (From 7.00am to 10.pm everyday including Public Holiday)

Fax: 03-2714 8889

Email: careline@touchngo.com.my

If our reply to your query or complaint is not satisfactory to you, you may contact the following bodies:

Bank Negara Malaysia

Laman Informasi Nasihat dan Khidmat (LINK)

(Walk-in Customer Service Centre)

Ground Floor, D Block,

Jalan Dato' Onn

50480 Kuala Lumpur

Contact Centre (BNMTELELINK)

Tel : 1-300-88-5465

(Overseas: 603-2174-1717)

Fax: 603-2174-1515

E-mail: 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

7. Other products available

1. SmartTAG
2. Photocard
3. Zing Card
4. MyMelakaKAD
5. BIZSpoke Card (Formerly known as 'Special Design Card')
6. PLUSTRack
7. Fleetpass (Fleet XS & Biz XS)
8. Pukal Fleetpass (Fleet XS & Biz XS)
9. Reload Terminal System For JUSA C and Above
10. Self-Service Kiosk (SSK)
11. Touch 'n Go Card

The information provided in this product disclosure sheet is valid as of **1 June 2018**.



LEMBARAN PENDEDAHAN PRODUK (Sila baca Lembaran Pendedahan Produk sebelum anda membuat keputusan untuk menggunakan perkhidmatan "Form Factor" . Pastikan anda juga membaca terma dan syarat umum.)	Touch 'n Go Sdn Bhd (406400-X) FORM FACTOR 1 Jun 2018
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1. Apakah produk ini?

Touch 'n Go "Form Factor" yang dikeluarkan oleh Touch 'n Go Sdn Bhd ("TNGSB") adalah sejenis dompet elektronik alternatif yang didatangi dalam pelbagai bentuk seperti jam tangan, klip dan *keychain*. "Form Factor" ini boleh digunakan untuk pembayaran perkhidmatan pengangkutan awam utama di Lembah Klang, kawasan parkir terpilih, kedai runcit, kedai makan serta taman tema yang terpilih.

TNGSB menggunakan teknologi kad pintar bagi membolehkan ia berfungsi sebagai dompet elektronik. Pengguna boleh menambah nilai dalam Touch 'n Go "Form Factor" untuk menggunakannya. "Form Factor" boleh ditambah nilai di Hab Touch 'n Go, Touch 'n Go SPOT di stesen-stesen minyak terpilih, Kaunter Khidmat Pelanggan di sepanjang lebuh raya terpilih, stesen LRT, stesen KTM Komuter terpilih, ATM/CDM (bank terpilih), Kiosk Layan Diri yang tertentu, dan ejen-ejen TNGSB yang terpilih. Denominasi tambah nilai adalah dalam gandaan RM10.00. Kadar tambah nilai minimum bermula dari RM10.00 dan maksimum RM500.00. Nilai maksimum tambah nilai adalah RM1,500 pada satu masa.

Dengan menggunakan Form Factor, pengguna tidak lagi perlu menyediakan wang tunai untuk membuat pembayaran. TNGSB, pengendali Sistem Pembayaran Elektronik ini, menawarkan pelbagai pilihan jenis produk yang memenuhi permintaan di pasaran. Sila rujuk kategori produk di laman web www.touchngo.com.my atau anda boleh menghubungi kami di 03-2714 8888.

2. Apakah yuran dan caj yang perlu saya bayar?

Harga "Form Factor"	<p>1. Harga Jam</p> <ul style="list-style-type: none">Harga bagi jam (tanpa nilai) adalah seperti berikut: <table border="1"><thead><tr><th>Jenis Jam</th><th>Harga (RM)</th></tr></thead><tbody><tr><td>Klasik Silikon</td><td>177.35</td></tr><tr><td>Premium</td><td>221.70</td></tr></tbody></table> <ul style="list-style-type: none">Harga bagi aksesori jam adalah seperti berikut: <table border="1"><thead><tr><th>Item</th><th>Harga (RM)</th></tr></thead><tbody><tr><td>Kad Jam</td><td>10.00</td></tr><tr><td>Tali Jam Silikon</td><td>46.80</td></tr></tbody></table> <ul style="list-style-type: none">Jam yang rosak disebabkan oleh proses pengilangan akan digantikan dalam tempoh satu (1) tahun dari tarikh pembelian.Manakala Kad Jam yang rosak disebabkan proses pengilangan pula akan digantikan dalam tempoh tiga puluh (30) hari dari tarikh pembelian. <p>*TNGSB tidak akan menggantikan "Form Factor" yang rosak atas sebab-sebab yang lain.</p>	Jenis Jam	Harga (RM)	Klasik Silikon	177.35	Premium	221.70	Item	Harga (RM)	Kad Jam	10.00	Tali Jam Silikon	46.80
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Yuran Perkhidmatan Tambah Nilai	No.	Operator	Caj Perkhidmatan (RM)
	1	Lebuhraya	Tiada caj
	2	ATM di Bank CIMB (pengguna mesti ada akaun CIMB)	Tiada caj
	3	Touch 'n Go SPOT di Stesen-stesen Minyak	Tiada caj
	4	Pengangkutan Awam (KTM Komuter)	Tiada caj
	5	Pengangkutan Awam (LRT)	0.50
	6	ATM di lain-lain Bank (pengguna mesti ada akaun ATM)	0.50
	7	CDM di lain-lain (terbuka kepada semua pengguna)	0.50
	8	Ejen pihak ketiga	0.50
	9	Stesen-stesen Minyak	0.50
Yuran Dorman	<p>RM5.00 (sekiranya "Form Factor" tidak digunakan dalam tempoh dua belas (12) bulan berturut-turut, caj akan dikenakan dan akan ditolak dari baki "Form Factor" pada tahun berikutnya)</p> <p>RM5.00 (caj akan dikenakan bagi setiap enam (6) bulan seterusnya sehingga baki "Form Factor" habis atau bagi tempoh tujuh (7) tahun; yang mana terdahulu)</p>		
Cukai Barangan & Perkhidmatan (CBP)	Semua harga yang dinyatakan adalah tertakluk kepada CBP berkadar sifar peratus (0%).		

Cukai Barangan dan Perkhidmatan (CBP) akan berkadar sifar peratus berkuatkuasa pada 1 Jun 2018 seperti yang diumumkan oleh Kementerian Kewangan.

3. Apakah terma penting produk ini?

- Anda dinasihatkan supaya mendaftar "Form Factor" melalui laman web TNGSB di www.touchngo.com.my atau Pusat Khidmat Pelanggan kami di 03-2714 8888 untuk mengelakkan "Form Factor" disalahgunakan oleh pihak yang tidak bertanggungjawab sekiranya berlaku kecurian dan kehilangan "Form Factor".
- Untuk mengelakkan penyahaktifan/dorman "Form Factor" - dan dikenakan yuran dorman, sila pastikan penggunaan minimum dilakukan sekali dalam tempoh setahun.
- Jumlah maksimum tambah nilai ialah RM1, 500.00 sahaja bagi setiap tambah nilai bagi setiap produk.

4. Apakah risiko utama?

Sekiranya berlaku kehilangan atau kecurian "Form Factor", terdapat kemungkinan berlaku penggunaan yang tidak sah. Anda perlu menghubungi Pusat Khidmat Pelanggan kami dengan segera untuk membatalkan akaun bagi mengelakkan sebarang penggunaan, penipuan atau transaksi yang tidak sah. TNGSB tidak akan bertanggungjawab ke atas penggunaan, penipuan atau transaksi yang tidak sah. Anda juga tidak digalakkan menggunakan Form Factor untuk pembayaran di tol lebuhraya kerana ia boleh menyebabkan pemandu terdedah kepada risiko semasa membuat pembayaran.

5. Apakah yang perlu saya lakukan sekiranya terdapat perubahan pada butir-butir peribadi saya?

Adalah mustahak untuk anda memaklumkan kepada kami tentang sebarang perubahan mengenai maklumat peribadi anda untuk memastikan semua urusan surat-menyurat diterima tepat pada masanya.

Untuk Pelanggan yang berdaftar, anda juga boleh mengemaskini butiran peribadi anda melalui Touch 'n Go Portal

(MyTouchnGo Portal) di <https://tngportal.touchngo.com.my/tngPortal/login>.

6. Dimanakah saya boleh mendapatkan maklumat lanjut?

Untuk maklumat lanjut, sila hubungi kami di 03-2714 8888 atau layari www.touchngo.com.my atau kunjungi mana-mana Hab TNGSB.

Untuk pertanyaan mengenai "Form Factor" Jam, sila hubungi Pusat Servis Jam di 03-7710 8103 atau layari <http://dcr.com.my/watch2pay/> atau kunjungi Pusat Servis Jam.

Butir-butir mengenai Pusat Servis Jam adalah seperti berikut:

Waktu Operasi	9:00 pagi hingga hingga 6:00 petang.
Hari Operasi	Isnin hingga Jumaat
Lokasi	C-3-33A & C-3-33, 3rd Floor, Block Camilia, 10 Boulevard, Lebuhraya Sprint, PJU6A, 47400 Petaling Jaya, Selangor.
"Hotline"	03-7710 8103
Faks	03-7710 6103
Emel	enquiries@dcr.com.my

Jika terdapat sebarang pertanyaan atau aduan berkenaan produk dan perkhidmatan, anda juga boleh hubungi kami di:

Touch 'n Go Sdn Bhd

Tower 6, Avenue 5

Bangsar South

No. 8 Jalan Kerinchi

59200 Kuala Lumpur

Careline: 03-2714 8888 (dari 7.00 pagi hingga 10.00 malam setiap hari termasuklah Cuti Umum)

Faks: 03-2714 8889

Emel: careline@touchngo.com.my

Sekiranya jawapan kami terhadap pertanyaan atau aduan anda tidak memuaskan hati anda, anda boleh menghubungi badan-badan berikut:

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

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Emel: bnmtelelink@bnm.gov.my

Ombudsman for Financial Services (664393P)

(Dahulu dikenali sebagai Biro Pengantaraan Kewangan)

14th Floor, Main Block

Menara Takaful Malaysia

No. 4, Jalan Sultan Sulaiman

50000 Kuala Lumpur

7. Lain-lain produk yang disediakan

1. SmartTAG
2. "PhotoCard"
3. Kad "Zing"
4. MyMelakaKAD
5. Kad "BIZSpoke" (Dahulu dikenali sebagai Kad "Special Design")
6. Kad "PLUStTrack"
7. "Fleet XS" & "Biz XS" Fleetpass
8. "Fleet XS" & "Biz XS" Pukal Fleetpass
9. Sistem Terminal Tambah Nilai untuk JUSA C dan Ke Atas
10. Kiosk Layan Diri ("SSK")
11. Kad Touch 'n Go

Maklumat yang disediakan di dalam Lembaran Pendedahan Produk ini sah dari **1 Jun 2018**.