

<p>PRODUCT DISCLOSURE SHEET</p> <p>Kindly read this Product Disclosure Sheet before you decide to take up kiplePay. Be sure to also read the general terms and conditions.</p>	<p style="text-align: center;">Kiplepay Sdn Bhd (“KPSB”) (Formerly known as Webonline Dot Com Sdn Bhd)</p> <p style="text-align: right;">kiplePay</p> <p style="text-align: right;">28 February 2019</p>
<p>1. What is this product about?</p>	
<p>The kiplePay e-wallet is a preloaded with funds by you the User in electronic device or online service that allows an individual to make electronic transactions. The value will be deducted from the amount stored in the e-wallet whenever purchases are made. You are required to pre-load the e-wallet before making any online or retail transactions or cash withdrawals by Online Banking (FPX) and Credit/Debit Card. kiplePay e-wallet can be access and utilize through the web or mobile application.</p>	
<p>2. What are the fees and charges I have to pay?</p>	
<p>Withdrawal fees RM2.00 per transaction.</p>	
<p>3. What are the key terms of this product?</p>	
<p>You are required to provide personal information during account registration. You must ensure registration information provided is accurate and complete. You are responsible for maintaining the confidentiality of the password / PIN and account and are fully responsible for all activities that occur under your account. You agree to immediately notify kiplePay of any unauthorized use of your account or password / PIN or any other breach of security. kiplePay cannot and will not be liable for any loss or damage arising from your failure to ensure the confidentiality of your account or password / PIN.</p>	
<p>4. What are the major risks?</p>	
<p>If your phone containing the app is stolen, and you believe that your login credentials can be compromised, please contact us to temporary de-activate your account.</p>	
<p>5. What do I need to do if there are changes to my contact details?</p>	
<p>You will be able to update your personal information including your contact details via kiplePay website and also mobile application or you can inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.</p>	
<p>6. Where can I get further information?</p>	
<p>You may visit to www.kiplepay.com.my or contact support@kiplepay.com If you have any enquiries, please contact us at: Kiplepay Sdn Bhd (“KPSB”) (Formerly known as Webonline Dot Com Sdn Bhd) Address : B-23A-3, The Ascent Paradigm, Jalan SS7/26A, Kelana Jaya, 47301 Petaling Jaya, Selangor Darul Ehsan Tel: +603 8605 3357 E-mail: support@kiplepay.com</p>	
<p>7. Other e-money products available</p>	
<p>a) kiplePark (https://kiplepark.com) b) Via our Partners: - KISS card - KASH card</p>	

The information provided in this disclosure sheet is valid from 28 February 2019 until further notice from us.