



Touch 'n Go Zing Terms and Conditions

These are the terms and conditions governing the use of the Touch 'n Go Facility made available by Touch 'N Go Sdn Bhd.

Definitions

Automatic Reload Function	means the feature in the TNG Facility which automatically tops up the stored monetary value in the electronic purse with the Auto Reload Value (at toll lanes operated by the Service Providers) when the stored monetary value falls below the Preset Threshold.
Auto Reload Value	means the fixed monetary value of RM100.00, which may be varied from time to time by TNGSB and the FI, that will be added onto the Zing Card when the monetary value of the Zing Card falls to the Preset Threshold.
Cardholder	means the person registered as a holder of the Zing Card with the FI.
Cardholders Agreement	means the agreement between the Issuing MAYBANK BERHAD and the Cardholder that governs the issue and use of the Principal Card.
FI	means Maybank Berhad, the issuer of the Zing Card, and includes its successors-in-title.
Preset Threshold	means the minimum value of RM50.00 (or such other amount as TNGSB may determine from time to time)
Principal Card	means a Mastercard, or any other brand of credit card, issued to a Principal Cardholder pursuant to a Cardholders Agreement.
Principal Cardholder	means the person to whom and in whose name a Principal Card is issued.
TNGSB	means Touch 'N Go Sdn Bhd, the provider of the Touch 'N Go Services, and includes its successors-in-title.
Service Providers	means the party or parties who have entered into an agreement with TNGSB whereby they will accept Touch N Go as a means of payment;
TNG Chip	means the chip containing the TNG Facility with the Auto Reload Function embedded in the Zing Card.
TNG Facility	means the payment facility using the electronic purse containing prepaid stored monetary value with an Auto Reload Function contained in the TNG Chip in the Zing Card.
Touch 'n Go Services	means any services as may be provided by TNGSB from time to time to facilitate payment by the Cardholder of toll, parking fees and any other charges, using the TNG Facility as a mode of payment.
Unutilized Value	means the unutilised stored monetary value in the TNG Chip embedded in the Zing Card.
Zing Card	means a card issued by TNGSB bearing the name "Touch 'n Go Zing Card" containing the TNG Chip with the credit facility (as governed by the terms and conditions of the Cardholders Agreement between the MAYBANK BERHAD and the Cardholder) for the purpose of Auto Reload Transactions.

1. Application

- 1.1 To obtain a Zing Card, the applicant must complete a Credit Card Application Form and/or Zing Card Application Form ("the Application Form") and submit it to the MAYBANK BERHAD together with documents specified in the Application Form.
- 1.2 The Cardholder's acceptance of the Zing Card constitutes the Cardholder's agreement to the terms and conditions herein governing the use of the Zing Card.
- 1.3 The Cardholder shall inform TNGSB and the MAYBANK BERHAD of any changes in the particulars provided in the Application Form.
- 1.4 The Principal Cardholder shall be severally liable to MAYBANK BERHAD and TNGSB in respect of transactions executed under the Zing Cards issued to the Supplementary Cardholder.

2. Conditions of Use

- 2.1 A Zing Card can be issued and activated for use only if an applicant or a Cardholder maintains a Principal Card.
- 2.2 The initial use of the Zing Card affirms the Cardholder's acceptance of the terms and conditions herein contained, as well as the terms and conditions governing the issuance of the Principal Card.
- 2.3 TNGSB shall honour all transactions under the Touch 'n Go Services and permit the Auto Reload Value to be loaded at the premises of the participating agents and Service

Providers authorized by TNGSB, provided always that the Zing Card is valid when presented and the Cardholder and the relevant transactions are in compliance with the terms and conditions herein contained.

- 2.4 The Cardholder shall be entitled to utilize the stored value in the Zing Card towards payment for services rendered by the Service Providers.
- 2.5 The Cardholder shall be responsible for the usage of the TNG Facility and shall use the TNG Facility in accordance with the procedures, instructions, guidelines as may be prescribed by TNGSB from time to time.
- 2.6 The Cardholder shall not sell, damage or tamper with the Zing Card or the TNG Chip.

3. Fee and Charges

- 3.1 **Issuance fee**
(a) Cardholder will be charged a fee of RM10.00 for the issuance of a Zing Card upon each and every issuance of a Zing Card or for any replacement Zing Card (unless exempted in accordance with the terms herein), and such fees shall be debited to the Cardholder's account with the MAYBANK BERHAD.
(b) Notwithstanding the aforesaid, TNGSB reserves the right to vary such issuance fee from time to time without prior notice to the Cardholder.

Subscription Fee (One time non-refundable payment)	RM10.00
Automatic Reload Fee	RM2.00
Card Replacement Fee	RM10.00
Reload Amount	RM100

The Ministry of Finance ("MOF") has announced that the Good and Services Tax ("GST") standard rate will be changed from six percent (6%) to zero percent (0%) effective 1st June 2018.

3.2 Expiry of Cards

All Cards shall be issued subject to an expiry date of ten years. Upon expiry date, the Zing Card shall be totally incapacitated and any value remaining therein shall be refundable to the Cardholder (credit card acc) within 60 working days.

3.3 Touch 'n Go Auto Reload Fee

- (a) For each successful auto reload, an auto reload fee of RM2.00 will be charged by TNGSB and debited to the account of the Cardholder with the MAYBANK BERHAD.
- (b) TNGSB reserves the right to vary such auto reload fee from time to time.

3.4 Processing Fee for Refund of Unutilized Value

Refunds of Unutilized Value may be made by TNGSB to the Cardholder, subject always to the following conditions:
(a) Receipt by TNGSB or the MAYBANK BERHAD or a request from the Cardholder for refund by way of fax or letter. In the case of lost or stolen cards only, a request for a issuance of a replacement Zing Card may be treated as a request for a refund of the Unutilized Value on the lost or stolen Zing Card and will be refundable to credit card account within 30 working days.
(b) The processing fee, maintenance fee such other amounts chargeable to or owing by the Cardholder to TNGSB shall be deducted from the Unutilized Value before the balance thereof is refunded to the Cardholder;
(c) Requests for refund shall be entertained only in respect of expired, lost, stolen, forged, damaged or terminated Cards, but not in any other circumstances;
(d) such other conditions as TNGSB may impose from time to time.

4. Use of the Auto Reload Facility

- 4.1 TNGSB will automatically reload onto the TNG Chip in the Zing Card with the Auto Reload Value when the stored monetary value in the electronic purse falls below the Preset Threshold.
- 4.2 The MAYBANK BERHAD has the right to debit the Cardholder's account with an amount equal to the Auto Reload Value upon the occurrence of any automatic reload transaction and any other chargeable fees without prior notice to the Cardholder.
- 4.3 Notwithstanding anything herein contained, TNGSB and/or the MAYBANK BERHAD shall have the right at any time to disable the Automatic Reload Function in respect of any Zing Card on any ground they consider reasonable (including but not limited to cases of insufficient credit limit, unsatisfactory credit conduct, or in the cases of Cards reported lost stolen or forged).

5. Dispute On Credit Card Transaction

Any dispute by the Cardholder over any transaction in respect of a Zing Card(s) must be reported to the MAYBANK BERHAD within 14 days of receipt of the relevant credit card statement.

6. Notification of Theft, Loss & Replacement Zing Card

- 6.1 Upon receipt by the MAYBANK BERHAD of notification of a lost or stolen Zing Card, the Zing Card may then be replaced with new Zing Card of zero value within 48 hours of the issuance of the new card. The unutilised balance of the invalidated Zing Card may be credited to the Cardholder's account less the applicable processing fee and any sum due to TNGSB.
- 6.2 The MAYBANK BERHAD will be under no obligation to issue a replacement card to Cardholder following the loss or theft of a Zing Card.
- 6.3 All replacements of any Zing Card must be authorized by the relevant Principal Cardholder to the MAYBANK BERHAD's Card Center and an issuance fee shall be chargeable in accordance with Clause 3.1.

7. Zing Card Invalidation

- 7.1 An invalidated Zing Card may be reactivated upon payment of all outstanding amounts due to TNGSB and the MAYBANK BERHAD and only upon compliance by the Cardholder with the terms and conditions herein contained.
- 7.2 Reactivation of the Zing Card can only be performed at selected Touch 'n Go counters specified by TNGSB.

8. Termination Procedures

- 8.1 Without prejudice to Clause 10, a Zing Card is terminated:
(a) When Cardholder notifies the MAYBANK BERHAD of his intention to terminate the validity of the Zing Card by way of fax or letter, or
(b) When the MAYBANK BERHAD notifies TNGSB of the termination of the Zing Card or the Principal Card by fax, e-mail or letter.
- 8.2 TNGSB will terminate the Zing Card in the case of (a) above or disable the Automatic Reload Function in the case of (b) above within 24 hours of receiving the notification from the MAYBANK BERHAD's card centre.
- 8.3 The Unutilized Value in any Zing Card where the Automatic Reload Function has been terminated shall be valid for use for only 3 months from the date of termination of the function, during which period the Cardholder can continue using the Zing Card until it has a nil stored value balance. Upon expiry of the said 3 month period, the Card shall be totally incapacitated and any value remaining therein shall not be utilized.
- 8.4 Notwithstanding anything herein contained, all applications for any refund on a Card must be lodged with TNGSB within 90 days from the date of the loss, theft, cancellation or termination of that Card.

9. Transactions on Lost and Stolen Cards

- 9.1 The Cardholder is solely and fully liable for any unauthorized use of the Zing Card or if the same is lost or stolen.
- 9.2 Cardholder shall report lost or stolen card to the MAYBANK BERHAD's Card Centre promptly to avoid incurring further fraudulent charges.
- 9.3 Notwithstanding prompt notification by Cardholder, both TNGSB and the MAYBANK BERHAD shall be allowed 24 hours from the time of notification to de-activate the Zing Card.
- 9.4 In the event of lost or stolen Zing Cards, the MAYBANK BERHAD or TNGSB shall bear no responsibility for transactions occurring or incurred prior to the proper report having been made to the MAYBANK BERHAD's card centre and within the said 24 hours. Cardholders shall remain fully liable to MAYBANK BERHAD and TNGSB for all transactions occurring or incurred on the Zing Card prior to the proper report having been made to the MAYBANK BERHAD's Card Centre and during this 24-hour period.

10. Termination

- 10.1 The use of the Zing Card may be terminated by the MAYBANK BERHAD or TNGSB at its sole discretion if:
(a) the Cardholder is in breach of any of the terms and conditions herein ;
(b) the Zing Card is reported expired lost, or stolen; forged or damaged
(c) the right of the Cardholder to use the Zing Card is invalidated as herein provided;
(d) the TNG Electronic Payment System of TNGSB fails, is changed, improved, upgraded or modified;
(e) the Cardholder's Zing Card account is inactive; or
(f) the Principal Card is terminated for any reason whatsoever.

11. Changes in Terms and Conditions

TNGSB and the MAYBANK BERHAD reserve the right to amend these terms and conditions at any time. All changes and amendments will be advised by advertisement in the press, via the mailing of notices, or display of notices at TNGSB or the MAYBANK BERHAD, or at any of the Touch 'n Go sales counters as TNGSB and/or the MAYBANK BERHAD shall deem necessary and shall be deemed as sufficient notification to the Cardholder.

12. Notices

All other notices to be given by Cardholder to the MAYBANK BERHAD will be in accordance with the Card member Agreement.

13. Disclosures

The Cardholder hereby authorizes the MAYBANK BERHAD to disclose any information concerning the Cardholder to TNGSB to facilitate the use of the Zing Card or for the purpose of recovering any monies due and owing by Cardholder to the MAYBANK BERHAD and TNGSB.