



PAYDEE VISA PRODUCT DISCLOSURE SHEET (ENGLISH)

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| <p>Please read and understand this Product Disclosure Sheet and the Paydee Visa Corporate Credit Card Terms and Conditions before you decide to apply for Paydee Visa Credit Card. If you do not understand or agree to these documents, please contact us.</p> | <p>Paydee Sdn Bhd Paydee Visa 10.09.2025</p> |
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1. **What is this product about?**
 The Visa Business credit card offers you or your employees the convenience of making payment for corporate expenses as approved by the employer. Where any amount of the credit utilized has not been settled in full on or before the due date, the unsettled amount will be subject to finance charges.

2. **What do I get from this product?**

(a) Credit limit
 The total credit limit will be granted by us based on the credit assessment on the employer, to be shared among all employees of the company. The individual credit limit for each employee will be determined by the employer.

(b) Corporate expense management
 We provide ancillary services such as assisting you to track expenses of the employees at real time, claim management and overall view of the expenses made with all the credit cards.

(c) Dedicated support
 Dedicated phone banking service for enquiries in relation to Paydee Visa.

(d) Insurance coverage
 Subject to approval and exceptions, personal accident coverage up to RM10,000 as underwritten by Berjaya Sampo Insurance Berhad. Please refer to the relevant terms and conditions for further details.

(e) ATM transaction / cash advances
 If approved by us, you may use the Paydee Visa at designated ATM bearing Visa logo or located in any member institution of Visa to obtain cash withdrawal, subject to the individual credit limit for each credit card.

(f) Flex
 A service provided by our related entity to enable you to make payments to your suppliers in Malaysia. The usage of Flex is subject to the service fee.

3. **What are my obligations?**

(a) Monthly minimum repayment

- 5% of the outstanding balance or RM50.00, whichever is higher; and
- The monthly instalments of instalment plan or balance transfer plan (if any).

(b) Interest free period

- There is an interest free period of 20 days from the statement date (on retail transactions only), if the outstanding balance is paid in full and on time.
- If the outstanding balance is not paid in full and on time, finance charges on the retail transactions will be calculated from the posting date of the transaction.

(c) Joint and several liability
 The Paydee Visa entails joint and several liability on the company and its employees. This means the company is liable for the total debt of authorised transactions made with the cards issued to its employees at its requests, while the cardholders would be liable for such debt in the event the company is unable to make payment for the same.

(d) You must notify us immediately if you become aware or suspect that your card has been lost, stolen, misused or subject to unauthorised transactions.

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

(a) Annual fee : RM 180.00 for the first card (equivalent to RM 15.00 per month)
 : RM 60.00 for the subsequent cards (equivalent to RM 5.00 per month)

(b) Cash advance : Flat rate of 5% of the total amount of cash advance or minimum RM18.00, whichever is higher

(c) Finance charges to cash advance : 1.5% per month or 18% per annum, calculated on daily basis

(d) PLUS/ CIRRUS ATM withdrawal/ account enquiry : RM2.00 per enquiry

(e) Finance charges for balance transfer : Calculated based on the amount transferred at a predetermined rate on daily basis for a fixed tenure. Any outstanding balance of the amount transferred not paid in full within the tenure will be subject to finance charges of 1.5% per month or 18% per annum calculated on a daily basis

(f) Over limit charge : A charge of 1% of the excess amount will be applied if the balance remains over the limit at the end of the billing cycle

(g) Card replacement : RM10.00 per card for first time replacement and RM50.00 per card for subsequent replacement.

(h) Service tax : RM25.00, pursuant to Sales Tax Act 2018 and the Service Tax Act 2018 is imposed upon issuance of card and every subsequent year or part thereof.

(i) Transaction in foreign currency : Exchange Rate determined by VISA International on the date the transaction is processed + 1% administrative fees

(j) Additional card statement : RM5.00 per monthly statement

(k) Flex : 1.5% of the total amount or RM5, whichever higher

(l) Request for sales draft : RM14.15 per copy

(m) Paper statement fee : RM1.00 for each monthly credit card paper statement

(n) Finance Charges for retail transactions

| | Interest Rate | |
|--|---------------|-----------|
| | Per month | Per annum |
| For prompt repayment of 12/12 months | 1.25% | 15% |
| For prompt repayment of 10/12 months | 1.42% | 17% |
| For prompt repayment of less than 10/12 months | 1.50% | 18% |
| Cash Advance | 1.50% | 18% |

Note: Finance Charge is imposed on the outstanding retail and cash advances/withdrawal transaction that is not paid after the payment due date. For retail transaction, finance charge is calculated from posting date till full payment is made. For cash advance/withdrawal transaction, finance charge is calculated from the transaction date till full payment is made.

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| <p>5. What if I fail to fulfil my obligations?</p> <p>(a) Late payment charge: A late payment charge of 1% of the unpaid balance will be applied, subject to a minimum charge of RM 10.00 and a maximum charge of RM 100.00.</p> <p>(b) Right to set-off: We have the right to set-off any credit balance in your account maintained with us or our related companies against any outstanding balance in this credit card account.</p> <p>(c) You will be liable for PIN-based unauthorised transaction if you have:</p> <ul style="list-style-type: none"> • acted fraudulently; • delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your credit card; • voluntarily disclosed your PIN to another person; or • recorded your PIN on credit card, or on anything kept in close proximity with your credit card. <p>(d) You will be liable for unauthorised transactions which require signature verification or with a contactless card, if you have:</p> <ul style="list-style-type: none"> • acted fraudulently; • delayed in notifying us as soon as reasonably practical after having discovered the loss or authorized use of your credit card; • left your credit card or item containing your credit card unattended in places visible and accessible to others; • voluntarily allowed another person to use credit card. <p>(e) If you fail to abide by the Paydee Visa Corporate Credit Card Terms and Conditions, we have the right to terminate your card and account.</p> <p>(f) We have the right to appoint an agent(s) to assist us to recover and/or collect all or part of the sums due and payable from you or the employees.</p> <p>(g) If the employer fails to make payment for all the outstanding balance or debt due and owing to us, the cardholders shall be responsible for the same.</p> | |
| <p>6. What if I fully settle the balance before its maturity?</p> <ul style="list-style-type: none"> • Lock-in period: Not applicable • Early settlement penalty: Not applicable | |
| <p>7. What are the major risks?</p> <p>(a) By paying only minimum monthly repayment, the interest amount will increase and it will take you longer to settle the full amount. You may refer to the payment calculator on our website for the repayment of outstanding balance.</p> <p>(b) If you or the cardholders have problems in paying your balance, kindly contact us early to discuss the repayment alternatives.</p> <p>(c) You should safeguard your credit card and PIN, and not disclose the card details or PIN to anyone.</p> <p>(d) You should contact us immediately in the event of lost, stolen, misused or subject to unauthorised transactions.</p> <p>(e) Please report to us of any discrepancies on the statement within 60 calendar days from the date of statement, failure which the statement will be deemed as correct, updated and accurate.</p> | |
| <p>8. What do I need to do if there are changes to my contact details?</p> <p>It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may reach us via one of the following channels:</p> <p>(a) Telephone: +603 5870 1199</p> <p>(b) Email: cards@paydee.co</p> | |
| <p>9. Where can I get further information?</p> <p>(a) Should you require additional information or enquiry on Paydee Visa, please refer to our website at www.paydee.co. Alternatively, you may contact us via the channels in Paragraph 8 above.</p> <p>(b) If your query or complaint is not satisfactorily resolved by us, you may contact:</p> <p style="margin-left: 40px;">Bank Negara Malaysia LINK or TELELINK Address: Block D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur Telephone: 1 300 88 5465 Fax: +603 2174 1515 E-mail: bnmteletelink@bnm.gov.my</p> | |
| <p>10. Other credit card products available.</p> <p>Not applicable.</p> | |
| <p>IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.</p> | |

The information provided in this Product Disclosure Sheet is valid as at 10.09.2025 until the next review period.