

1. What is this product about?

MPay Balance Account is an account that you can open online, anytime and anywhere without going into a physical office, giving you immediate usage of the account. Once you have loaded funds into the account, it immediately allows you to send and receive money by keying in your friend's MPay Balance account number, transfer funds to his/her Bank account, perform online and in-store purchases, pay bills, reload your mobile prepaid credit, remittances and more.

When you open an MPay Balance Account online, we offer you the option to own a physical MPay MasterCard Card for in-store purchases at all domestic and worldwide MasterCard merchants. You can only own one (1) MPay Balance Account at any point in time, but you can have more than one MPay MasterCard Card, supplementary MasterCard or other MPay co-branded Card with various retail segment.

2. Why sign up for MPay Balance Account?

- Store your cards in one convenient and secure place.
- Pay faster and more securely at some of your favourite online stores.
- Easy, convenient payments on the move
- Buy airtime, SMS bundles, data bundles and pre-paid electricity for yourself and your loved ones.
- Load cash safely to spend online with your MPay Balance. No need to have a credit card!

3. What are the channel available to load cash (add money) into my MPay Balance Account/MPay MasterCard Card? What are the charges?

You can easily add money into your MPay Balance Account/MPay MasterCard Card from these channels and the reload charges as illustrated.

Reload Charges	Per Transaction Basis
- Public Bank ATM/CDM	RM1.00
- FPX (Financial Process Exchange)	RM1.00
- MobiltyOne *	RM2.00
- EPay *	RM2.00
- MPay Authorised Agent *	RM1.00

** This feature is currently unavailable*

Unless otherwise announced by the Royal Malaysian Customs Department, all fees and charges listed herein will not be subjected to Service Tax.

4. How does it work?

It's simple: download the MPay Wallet application from Google Play Store or Apple App Store, register for MPay Balance Account, add a MPay MasterCard Card or top up your MPay Balance Account; and then use it for the following:

- Mobile Top-Up
- Online purchase of goods & services
- In-store purchases with MPay MasterCard Card at all domestic and worldwide MasterCard merchants.
- Payment using MPay Balance QR Code on MPay partner merchants' terminal.

5. What are the fees & charges I need to pay?

[Check our PDS](#) to view our fees & charges information. Unless otherwise announced by the Royal Malaysian Customs Department, all fees and charges listed herein will not be subjected to Service Tax.

6. Is there a minimum age requirement for MPay Balance/MPay MasterCard Card?

Applicants must be a minimum of 18 years old. Applicants who are 12 years old and above but below 18 years old require parental or guardian consent.

7. If I cancel my MPay Balance Account, what happen to the account's balance?

Once your MPay Balance Account has been cancelled, we will refund the balance (after deduction of applicable fees and charges) as of the date of cancellation to you via cheque or any other means that we may make available from time to time. Note that you are still liable for all transactions that have been made with your MPay Balance Account prior to its termination date.

8. If I cancel my MPay MasterCard, what happen to the account's balance?

Once your MPay MasterCard has been cancelled, we will refund the balance (after deduction of applicable fees and charges) as of the date of cancellation to you via cheque or any other means that we may make available from time to time. Note that you are still liable for all transactions that have been made with your MPay MasterCard prior to its termination date.

9. Can I use MPay Balance Account to make mobile Top-Up / online purchases outside Malaysia, example in Singapore?

Yes, all mobile top-up / online purchase can be performed anywhere regardless of country.

10. Is it compulsory to provide IC or copy of passport during sign up?

Yes, an IC or passport image is required in registration process to verify your identity. A clear and legible copy of IC (for Malaysian) or valid passport (Non-Malaysian) is required for your application process.

Example of IC (Malaysian):



Example of Passport (Non-Malaysian):



MPay may also request for any other official documents bearing the photograph of the customer or beneficial owner, provided the authenticity of the documents can be verified. In addition, additional documents such as bank statements, utility bills, telco bills, etc may be requested for verification.

11. Is my personal data protected by the Personal Data Protection Act (PDPA)?

Yes. Your personal data is protected by the PDPA and will be dealt with in accordance with ManagePay's PDPA Notification ([click here to download](#))

12. Can I have a supplementary MPay Balance Account?

No. At any point of time, User can only maintain / operate one (1) MPay Balance Account.

13. On what platform is the MPay Balance apps available?

The MPay Wallet app is available on:

- Google Play Store for Android phones running Android 4.0 and above.
- Apple App Store for iPhones running iOS 7.0 and above.

14. Is there a limit to the amount of money I can top up on my MPay Balance/MasterCard?

Yes. You are allowed to add money to your MPAY Balance Account and to add money to your MPAY MasterCard up to maximum wallet limit of RM10,000 each at any time.

15. As User of MPAY Balance Account, what should I do if my phone register for the MPAY Wallet App Service is lost/stolen?

You may temporarily suspend your MPay Balance Account through our Customer Service representatives at 1-700-81-6729 (local) or +603-80231880 (international) for assistance.

16. What if I forgotten my Security PIN?

You may reset your Security PIN through the MPay Wallet "Unable to Login?" link. Please contact our Call Centre representatives at 1-700-81-6729 (local) or +603-80231880 (international) for assistance.

17. I have changed my contact details, should I inform you?

Yes, please inform us your latest contact details. The following options are provided: -

- Call our MPay Call Centre at 1700-81-6729 (between 9am-6pm Monday-Friday excluding public holidays); or
- Fill up Service Request Form ([click here to download](#)) and email/fax to us at <mailto:callcenter@mpay.my> / +603-80231889

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

18. Is there a limit to the transactions I can make?

The maximum daily combined retail and cash transaction limit is RM10,000.

19. How do I cancel my MPay Balance Account/MasterCard?

You may cancel your MPay Balance Account/MasterCard via the following options:

- Fill up Service Request Form ([click here to download](#)) and email/fax to us at <mailto:callcenter@mpay.my> / +603-80231889
- Call our MPay Call Centre at 1700-81-6729 (between 9am-6pm Monday-Friday excluding public holidays); or

(Cancellation requests made via email or call centre must be followed with an instruction in writing).

Upon cancellation request, we will terminate the Card and the Card account balance will be refunded to you (after deduction of applicable fees and charges) within fourteen (14) business days from the date of request.