

Product Disclosure Sheet (PDS)



Dear Customer,

This PDS provides you with key information on Touch 'n Go eWallet (TNG eWallet). Other customers have read this PDS and found it helpful. **You should read it too!**

Effective date
27 November 2025

01 About TNG eWallet

TNG eWallet is an electronic wallet, available on your device. It is not a deposit account. You can keep electronic money in it and use it to pay bills & merchants, top up mobile prepaid, buy movie tickets and more.

02 Account Types, Wallet Sizes and Transaction Limits

Your wallet size and transaction limits depend on your account type:

Account type	Wallet limit	Monthly limit	Annual limit	Transfer money out
Lite (Unverified)	RM200	RM200	RM24,000	Not Allowed
UNHCR/Tourist	RM5,000	RM5,000	RM60,000	Allowed
Verified (eKYC)	RM20,000	RM120,000	RM600,000	Allowed

Note: Verified users can access more premium products and services like GO+, CarInsure, CashLoan, Visa Card, ASNB and more.

03 Fees and Charges

Most of our key services are free, but some services require you to pay a small fee/charge:

Service	Fee & Charges
Add money via Malaysian credit card	1% of the amount added
Add money via non-Malaysian credit/debit card	Up to 2.6% of the amount added
TNG eWallet Reload PIN (convert balance from Non-Transferable Balance to Transferable Balance)	1% from the converted balance amount
Overseas transaction	1% conversion fee
Dormant account	RM2.50 will be charged for every 365-day period of inactivity

04 Risks and Responsibilities

4.1 You are responsible for keeping your personal information such as PIN and credit card number safe. We are not liable for any financial losses you suffer as a result of you sharing your personal information with others. If you notice any unauthorised transactions, you can contact our Customer Careline.

4.2 For security, we may limit, block, suspend or terminate your account if we notice any unusual activities on your account, or if legally required.

4.3 Please read and understand the [User Terms and Conditions](#) before you register and use TNG eWallet.

Need help?

How to contact us:

TNG Digital Sdn Bhd

Customer Careline: +603 5022 3888

Hours: 7 AM – 10 PM daily (Including holidays)

Request form: www.tngd.my/careline-webform

For more information, please visit:

Official website: www.tngdigital.com.my

Terms and Conditions: www.touchngo.com.my/assets/pdf/user-tnc.pdf

If you're not satisfied with our response, you can escalate your complaint to:

BNMLINK (Bank Negara Malaysia)

1-300-88-5465 (1-300-88-LINK)

Website: <http://www.bnm.gov.my/bnmlink>

Hours: Mon–Fri, 9 AM – 5 PM

Financial Markets Ombudsman Service (FMOS)

03-2272 2811

Website: www.complaint.fmos.org.my

Address: 14th Floor, Menara Takaful Malaysia, KL

Kepada pengguna terhormat,

PDS ini mengandungi maklumat penting mengenai Touch 'n Go eWallet (TNG eWallet). Kami harap anda ambil masa untuk baca dan dapat manfaat dari PDS ini juga.

Berkuatkuasa dari
27 November 2025

01 Mengenai TNG eWallet

TNG eWallet adalah dompet elektronik (e-wallet) tersedia dalam peranti anda. Ia bukan akaun deposit. Anda boleh simpan duit elektronik (e-money) dalam dompet ini untuk bayar bil & peniaga, tambah nilai prabayar mudah alih, beli tiket wayang dan banyak lagi.

02 Jenis Akaun, Saiz Dompet dan Had Transaksi

Saiz dompet dan had transaksi anda bergantung pada jenis akaun anda:

Jenis akaun	Had dompet	Had bulanan	Had tahunan	Pindahan keluar
Lite (Tidak disahkan)	RM200	RM200	RM24,000	Tidak dibenarkan
UNHCR/Pelancong	RM5,000	RM5,000	RM60,000	Dibenarkan
Akaun yang disahkan (eKYC)	RM20,000	RM120,000	RM600,000	Dibenarkan

Nota: Pengguna yang telah disahkan melalui eKYC boleh mengakses lebih banyak produk dan perkhidmatan premium seperti GO+, CarInsure, CashLoan, ASNB dan lain-lain.

03 Fi dan Caj

Kebanyakan perkhidmatan utama kami adalah percuma, tetapi perkhidmatan tertentu mempunyai fi/caj berikut:

Perkhidmatan	Fi dan Caj
Tambah nilai (Kad kredit dikeluarkan di Malaysia)	1% daripada jumlah ditambah
Tambah nilai (Kad kredit/debit bukan dikeluarkan di Malaysia)	Sehingga 2.6% daripada jumlah ditambah
PIN Tambah Nilai TNG eWallet (tukar baki daripada Baki Tidak Boleh Dipindahkan kepada Baki Boleh Dipindahkan)	1% daripada jumlah baki yang ditukar
Transaksi luar negara	1% fi pertukaran
Akaun tidak aktif	RM2.50 akan dikenakan bagi setiap tempoh 365 hari tanpa aktiviti

04 Risiko dan Tanggungjawab

4.1 Anda harus pastikan maklumat peribadi seperti PIN dan nombor kad kredit anda kekal selamat. Kami tidak bertanggungjawab ke atas sebarang kerugian kewangan yang dialami akibat anda berkongsi maklumat peribadi dengan orang lain. Jika anda perasan sebarang transaksi tanpa kebenaran, hubungi Talian Pelanggan kami.

4.2 Untuk keselamatan, kami mungkin mengehadkan, menyekat, menggantung atau menamatkan akaun anda jika kami mengesan sebarang aktiviti luar biasa pada akaun anda, atau jika dikehendaki undang-undang.

4.3 Sila baca dan fahami [Terma-Terma dan Syarat-Syarat Penggunaan](#) sebelum daftar dan guna TNG eWallet.

Perlu bantuan?

Cara hubungi kami:

TNG Digital Sdn Bhd

Talian Pelanggan: +603 5022 3888

Waktu operasi: 7 AM – 10 PM setiap hari (Termasuk cuti)

Borang permintaan: www.tngd.my/careline-webform

Untuk maklumat lanjut, sila lawati:

Laman web: www.tngdigital.com.my

Terma-terma dan Syarat-syarat: www.touchngo.com.my/assets/pdf/user-tnc.pdf

Jika anda kurang puas hati dengan maklum balas kami, anda boleh hantar aduan kepada:

BNMLINK (Bank Negara Malaysia)

1-300-88-5465 (1-300-88-LINK)

Laman web: <http://www.bnm.gov.my/bnmlink>

Waktu operasi: Isnin-Jumaat, 9 AM – 5 PM

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Alamat: 14th Floor, Menara Takaful Malaysia, KL