

CUSTOMER SERVICE CHARTER

Date: 16th DECEMBER 2025

A. INTRODUCTION

The Customer Service Charter (“the Charter”) sets out our commitment in delivering a high standard of customer service. By this, we will abide by our customer value proposition, We Care to Make it Simple and Reliable for You by listening to understand your voice, making it convenient for you to use our products & services and get in touch with us and keeping our promises by delivering superior products and quality services. The Charter outlines the type of service we aim to provide, how to contact us and provide feedback and how we can effectively assist and resolve your service requests.

Our Commitment:

We are committed to continuously improve and work cohesively with our partners to develop products and services that will meet the needs and demands of our customers and ensure quality customer service delivery always guided by our following key principles:

Customer Value Proposition:

We care to make it simple and reliable for our customers by striving to attain high level of service standards through:

- i. Reviewing our service standards against our core pillars; We Care, We Make it Simple and We are Reliable.
- ii. Listening and addressing any shortfalls in our services with feedback given from our customers.
- iii. Assessment and development of new services to add value to our product to provide greater convenience for our customers.

Accountability	<ol style="list-style-type: none"> i. All our products and services comply with the relevant laws and regulations of Malaysia. ii. We will explain and help
Fairness	<ol style="list-style-type: none"> i. We will act fairly and reasonably towards you in a consistent and ethical manner. ii. We will act in accordance to a clear set of established procedures to ensure that any dispute will be resolved fairly and quickly. Customer or members of public can contact us via any of the service channels listed at our website at www.touchngo.com.my to lodge a complaint. iii. We will as far as possible not discriminate against age or gender and will make available products and services on the same terms to all our customers
Privacy and Data Protection	<ol style="list-style-type: none"> i. We will treat all your personal information and data as private and confidential and ensure the safety and security of the usage of your information. Your personal information will not be used and/or

		revealed to any party except for the purpose of communication/dissemination of information related to our products and services and for providing our services to you unless otherwise authorised by you or required by law to do so.
Reliability	i.	We as a responsible corporate entity will ensure that you enjoy secure and reliable electronic payment system that you can trust and rely on.
Transparency	i.	We will provide you with clear, relevant and timely information to help you make an informed decision about our products and services. Where applicable, a set of Terms and Conditions relating to each product or services will be made readily available to you with all the fees and charges and obligations in the use of products and services highlighted.
	ii.	We will inform you, through various channels (e.g. official website, by telephone, e-mail or official social media page) of available products and services. You can contact us for more information or to provide feedback through these channels.
Improvement	i.	We will continually look to improve our service and listed to the feedback you provide. We hope that you will help us to achieve this by responding to our requests for feedback at the end of the process

B. SERVICE STANDARDS

As we work towards improving our standards of service, we aim to provide our service efficiently and effectively. To achieve this, we have set out below the time frames within which you can expect us to deliver the respective services. We recognize that there will always be room for improvements, and as we establish new and better ways of working, we will formalise processes and procedures and include them here in our Customer Service Charter. This Customer Service Charter is for information purposes only and is not intended to, and does not, create any legally binding rights or obligations

We are committed to make it easy for you to deal with us

Commitment	Target/Goal
Provide customers with friendly and helpful service at all times	We will endeavour to provide updated, comprehensive and courteous service through our various service channels.
Answer calls made to our Careline Centre promptly	We will respond to your call within a minute* *However, there may be certain peak periods whereby the wait time may extend beyond 1 minute.
Answer written enquiries made to our Careline Centre promptly	We will respond first reply within 2 business days*. *However, there may be certain peak periods whereby the response time may extend beyond 2 business days.
Provide customers with necessary information to make informed decisions	Where applicable, we will provide updated information and promotion on our products and services through our website and any other communication channels deemed suitable.
Issuance of regular refunds	We shall refund within 30 days* upon completion receive of documentation. *In accordance to our Terms and Conditions.

We shall refund within 30 days* upon completion receive of documentation. *In accordance to our Terms and Conditions.	We will endeavour to resolve all phone queries made to our Careline Centre on the 'First Contact', provided no follow up is required. If follow up and feedback is required, we will revert to customer no later than seven (7) business days from the date enquiry* is made. *However, should the enquiry be complex, we will keep the customer updated on the progress.
Resolve written enquiries/complaints made to our Careline Centre	We will endeavour to resolve all written queries made to our Careline Centre within 2 business days, provided no follow up is required. If follow up and feedback is required, we will revert to customer no later than seven (7) business days from the date enquiry* is made. *However, should the enquiry be complex, we will keep the customer updated on the progress
We are committed to listening	
Commitment	Target/Goal
Resolve customer complaints fairly, consistently and promptly	Aim for 80% customer satisfaction.
Actively seek your feedback and suggestion on how we can serve you better	Aim to provide various avenues and channels for customer feedback.
To ensure that vulnerable customers are treated fairly and equitably	<p>We are dedicated to understanding the needs of vulnerable consumers within our customer base and target market. We will implement policies designed to address these needs effectively.</p> <p>Our staff, representatives, and agents will receive comprehensive training to recognize, assess, and respond appropriately to the needs of vulnerable customers.</p> <p>We will establish strong monitoring and evaluation systems to ensure our team is consistently meeting the needs of vulnerable consumers and make any necessary improvements to guarantee they continue to receive fair and equitable treatment.</p>

If you have any enquiries, concerns or comments, please get in touch with us at:

- Contact our Careline at +603-5022 3888 or
- Submit our online webform at <https://tngd.my/careline-webform> or
- Connect with T@nGO chatbot from your TNG eWallet Profile Page

Additional avenues of resolving disputes

If you are not satisfied with the outcome of your service or complaint, you may refer the matter to either of the following bodies who will help to settle any disputes. Please fill up the [Redress form](#).

Unsatisfied? Let's make it right!



LODGE A COMPLAINT

Tell us what went wrong! Reach out to TNG eWallet through our live chat, phone call or webform.



GET NOTIFIED

Receive a written acknowledgement within 1 working day.



YOUR CASE, OUR COMMITMENT

We take every concern seriously and aim to resolve it as quickly as possible. For **simple cases**, please allow up to 5 working days for a resolution. For more **complex cases**, we aim to provide a thorough resolution within 20 working days¹

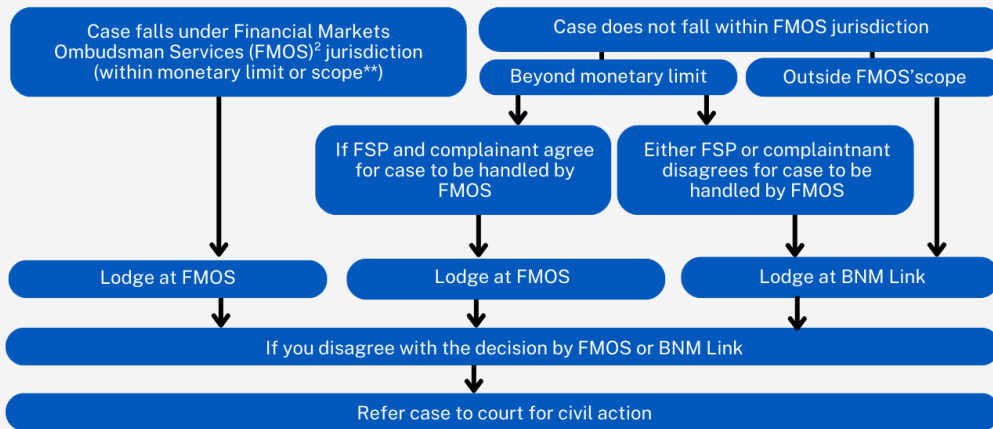


STILL UNSATISFIED? LET US KNOW!

If the resolution does not meet your expectations, you may redress your complaint through the **TNG eWallet Complaint Redress Form**. Our team will re-evaluate your case with care and transparency.



Not fully satisfied with our final decision? We've got you, here's what to do next!



¹Depending on the nature and complexity of the case, such as third-party information or documentation is requested
²FMOS, appointed by Bank Negara Malaysia and the Securities Commission Malaysia, offer free, independent and impartial dispute resolution services for financial consumers and investors, focusing on financial and capital market disputes involving direct financial losses.



+603-5022 3888
eWallet (Mon-Sun 7.00am – 10.00pm)
Fraud (24 hours)



Chat with us via TNG eWallet or via our website



For more info, click on Contact Us via website or touchngo.com.my/customer-service/contact-us/

BNMLINK

BNMTELELINK at 1-300-88-5465 (LINK) (toll free number) or

Email to bnmtelelink@bnm.gov.my

Laman Informasi Nasihat dan Khidmat (LINK)

Ground Floor, Block D

Bank Negara Malaysia

Jalan Dato' Onn

50480 Kuala Lumpur

Fax: 03-2174 1515

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

Financial Markets Ombudsman Service

(formerly known as the Ombudsman for Financial Services)

Level 14, Menara Takaful Malaysia,

No. 4, Jalan Sultan Sulaiman,

50000 Kuala Lumpur.

FMOS is a non-profit organization and functions as an alternative dispute resolution channel to resolve disputes between their members who are the financial service providers (FSPs), license or approved by BNM and financial consumers.

Call FMOS for Financial Services at 03-2272 2811 or click [FMOS](#) website.