

IV. Card and account are non-transferable and must not be used for illegal or unauthorized activities. V. Users are responsible for checking statements, safeguarding card/PIN, and reporting loss or misuse immediately. VI. TNGD may suspend or terminate the card/account if suspicious or non-compliant activity is detected. VII. Terms are subject to change with 21 days' notice via app or website.							
Important: Refer to the full TNG eWallet Visa Card Terms and Conditions for complete details.							
5. What if a user fails their obligations?							
I. User bears responsibility for losses due to sharing Visa Card security info (e.g. PIN, card number) with unauthorized parties — TNGD is not liable. II. Moneyback Guarantee does not apply if the user is negligent, authorizes third-party access, duplicates claims, or fails to provide required info/documents. III. Guarantee also doesn't apply in cases of fraud, natural disasters, system errors, rooted/jailbroken devices, or unofficial app downloads. IV. TNGD may block, suspend, or terminate the Visa Card/account if there is a breach of terms or suspicious, fraudulent, or unauthorized activity. V. Transactions may fail or be delayed due to insufficient eWallet balance — pending payments will be deducted once funds are reloaded.							
Important: Always follow the full terms and use the app securely to avoid losing protections.							
6. What are the major risks?							
Users must not share their Visa Card security information with others, should avoid using the TNG eWallet App on unsecured public networks, and must protect their mobile devices to prevent account takeovers due to loss or theft. To minimize cyber risks, users are advised to keep their TNG eWallet App updated to the latest version. If the user's Visa Card is lost or stolen or they suspect that they have been the victim of unauthorized transactions, they must lock their Visa Card immediately by either: - Logging into the TNG eWallet App and selecting the "lock card" function; or - Calling us at +603-50223888 (Mon-Sun 7:00am – 10:00pm).							
7. What do I need to do if there are changes to my contact details?							
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 choose from the following options: - Calling us at +603-50223888 (Mon-Sun 7:00am – 10:00pm); or - Completing the customer webform which can be found on our website.							
8. What is liable for unauthorized transactions due to loss or theft?							
If the user has not verified their account, they shall be liable for such unauthorised transaction due to loss or theft. If they have completed the Account Verification process, they will be eligible for the Moneyback Guarantee policy. If there is a case of an unauthorised transaction, the source of fund must only come from the user's own TNG eWallet App. The user shall be required to submit the Money-back Guarantee claim within sixty (60) days from the date of the unauthorised transaction. For further details regarding Money-back Guarantee policy, you may visit here. We may, however, limit the user's contactless payment liability to RM250 provided the user has not acted fraudulently and has sufficient evidence to prove so.							
9. Can a user terminate their Visa Card?							
Yes, a user may terminate their Visa Card by contacting our customer service careline at +603- 50223888. The termination of the user's Visa Card will not impact the TNG eWallet App balance of funds or usage. Confirmation of termination will be provided via written form by the customer service careline team.							
10. Where can I get further information on the Visa Card?							
If you have any queries, please contact us via the "Help" section of the Visa Card Dashboard on the TNG eWallet App or contact us at: <table border="1"> <tr> <td> Address: Touch 'n Go Customer Experience Centre Ground floor, Tower 6, Avenue 5, Bangsar South, No 8, Jalan Kerinchi, 59200 Kuala Lumpur, Malaysia. </td><td> Operating Hours: Mon-Fri (Working days only) 9.00am – 5.00pm </td></tr> <tr> <td colspan="2"> Telephone: +603-5022 3888 </td></tr> <tr> <td colspan="2"> Customer webform: click here Visa card website: click here </td></tr> </table>		Address: Touch 'n Go Customer Experience Centre Ground floor, Tower 6, Avenue 5, Bangsar South, No 8, Jalan Kerinchi, 59200 Kuala Lumpur, Malaysia.	Operating Hours: Mon-Fri (Working days only) 9.00am – 5.00pm	Telephone: +603-5022 3888		Customer webform: click here Visa card website: click here	
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