

# Beyond Card by CelcomDigi x Boost Key Terms & FAQs

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## Part A: Key Terms & Attributes

### Who is Eligible for Beyond Card?

Item	Description
Customer Type	<ul style="list-style-type: none"><li>- Celcom Customer</li><li>- Postpaid &amp; prepaid customers of selected target base</li></ul>
Age	<ul style="list-style-type: none"><li>- 21 years and above</li></ul>
Nationality	<ul style="list-style-type: none"><li>- Malaysian with New NRIC No:</li></ul>
Credit Scoring	<ul style="list-style-type: none"><li>- Customers will be scored based on Boost Credit's algorithm and scoring criteria to determine their eligibility and applicable limits for Boost PayFlex, if any. These identified customers will be eligible for the Beyond Card</li><li>- CCRIS scoring will be conducted on Celcom customers as additional input on their credibility</li></ul>

### What Type of Card is this and Application Process?

Item	Description
Card Type	<ul style="list-style-type: none"><li>- Beyond Card is a Prepaid Card (with flexibility of Pay Later credit as an additional option for the card)</li><li>- Conventional Card (not Islamic) with Boost PayFlex (Shariah)</li><li>- 1 card per eligible user</li></ul>
Process	<ul style="list-style-type: none"><li>- Instant Approval</li><li>- No salary statement required.</li><li>- Real time issuance of Virtual Beyond Card.</li></ul>
Physical Card Delivery	<ul style="list-style-type: none"><li>- Beyond Physical Card requires 5 – 7 working days for delivery</li></ul>

## Where Can I Use it and What Type of Transactions can I make with Beyond Card?

Item	Description
Location	<ul style="list-style-type: none"><li>- In Malaysia or International. Most countries allowed except for selected restricted countries</li><li>- All Online merchants, Offline merchants where Beyond Card is accepted</li></ul>
Type of Payments Accepted	<ul style="list-style-type: none"><li>- E-Commerce (online merchant)</li><li>- Chip &amp; PIN (physical merchant)</li><li>- Contactless Wave (physical merchant)</li></ul>
Type of Merchants Accepted	<ul style="list-style-type: none"><li>- Can be used at most Mastercard accepted touchpoints with certain restrictions on Blacklisted merchants. Exceptions: Gambling, Lottery related transactions.</li><li>- Supports pre-authorization limited to Automatic Fuel Dispensers / self-service pumps at Malaysia petrol stations except Petron</li></ul>
Payment Method	Flexibility to change anytime before a transaction is made: <ul style="list-style-type: none"><li>- Pay for a transaction using Boost Wallet</li><li>- Pay for a transaction using Boost PayFlex</li><li>- Able to set the default Boost PayFlex option – Pay in 30 days or 3 Instalments (can be changed before a payment is made)</li></ul>

## What is my Transaction Limit?

Item	Description
Transaction Limit	Beyond Card limit follows customer's Boost Wallet and Boost PayFlex limits: <ul style="list-style-type: none"><li>- For Transactions made using Boost Wallet, user is restricted to the Wallet's limit spending – e.g. daily/monthly spending limits and Wallet balance</li><li>- For Transactions made using Boost PayFlex, user is limited to the available Boost PayFlex limits balance</li></ul>

## Is it a Points Card or Cashback Card?

Item	Description
Rewards	<ul style="list-style-type: none"><li>- Eligible to earn Boost Stars similar to how customers are earning Boost Stars for Boost PayFlex transactions</li><li>- Eligible for Shake Rewards as per normal transactions</li><li>- Applicable Partner Wallets can be applied for payment</li><li>- Additional Celcom rewards and campaigns for extra perks!</li></ul>

## How to Use Boost Payflex ?

Item	Description
<p><b>PayFlex Limit</b></p>	<ul style="list-style-type: none"> <li>- Limit assigned to user varies and is subject to pre-scoring model.</li> <li>- Min limit: RM150</li> <li>- Max limit: RM7,500 (<i>max limit is governed by BNM</i>)</li> <li>- Frequency of limit refresh: Quarterly basis, subject to Boost Credit's discretion. Customer may or may not be refreshed with higher limit during review cycles depending on their repayment behaviour.</li> </ul>
<p><b>Limit Utilization</b></p>	<ul style="list-style-type: none"> <li>- Upon making a Boost PayFlex transaction, limit balance will be reduced</li> <li>- Limit will be released back to customer when full repayment is made</li> </ul>
<p><b>Boost PayFlex Payment Method</b></p>	<ul style="list-style-type: none"> <li>- User can set their Boost PayFlex as the default payment method. If the Source of Fund is chosen as Boost PayFlex, each Boost PayFlex transaction with the Beyond Card will be done using the default payment method either.               <ul style="list-style-type: none"> <li>- Pay in 30 days; <i>or</i></li> <li>- Instalments</li> </ul> </li> </ul>
<p><b>Boost PayFlex Repayment Method</b></p>	<ul style="list-style-type: none"> <li>- Repayments will be <b>automatically deducted</b> on due date for the specific transaction from customer's bank account linked during Boost PayFlex activation</li> <li>- Direct Debit (DD) setup is required as part of Boost PayFlex onboarding for automated collection purposes</li> <li>- Alternatively, customer can make repayment via Boost PayFlex dashboard using their Boost Wallet</li> </ul>
<p><b>Reminders for Repayment</b></p>	<ul style="list-style-type: none"> <li>- Notification reminders will be sent to customers before repayment is due, on due date and after due dates and regular intervals</li> <li>- Notification channels: Email notification, push notification</li> </ul>

## Part B: Frequently Asked Questions (FAQs)

### 1. What is Beyond Card?

Beyond Card is a prepaid Mastercard with an additional Boost PayFlex feature for you to add on. It is accepted at any Mastercard touchpoints worldwide – on e-commerce online, offline stores, etc. You have the flexibility and control to choose how to pay with your Beyond Card – either using your Boost Wallet balance or using Boost PayFlex to defer your Beyond Card repayment or split it into instalments!

Unlock a world of rewards when using Beyond Card with Mastercard Priceless Specials and Mastercard Travel Rewards. Plus, enjoy exclusive Boost Exclusive Rewards at selected merchants using your Beyond Card. As an extra perk, earn Boost stars when you opt for Boost PayFlex, adding an extra layer of benefits to your transactions.

### 2. What's the difference between Prepaid Card Compared to a Credit Card?

While credit cards can be useful, a prepaid card offers distinct advantages.

With a prepaid card, you can:

- Avoid the risk of overspending or accumulating debt because you're only spending the funds you've loaded onto the Beyond Card.
- Our Beyond Card which is a prepaid Mastercard it also offers the convenience of both virtual and physical card. The virtual card is totally free to sign up and our physical card only requires a one-time RM20 payment.
- This card also allows you to pay with our Boost PayFlex option in which you can split your payments up to 3 separate monthly payments.

### 3. How do I apply for a Beyond Card?

You can apply for the Beyond Card from the Boost Wallet home screen. Currently, it is limited to selected CelcomDigi users only but will be opened to more users over time.

### 4. Who is eligible for the Beyond Card?

- a. Malaysian nationality
- b. Age Requirement: 21 years or older
- c. Celcom Customer (Prepaid and Postpaid of a selected user base)
- d. Boost Customer
- e. Credit eligibility score: Customers will be scored based on Boost Credit's algorithm and scoring criteria to determine their eligibility and applicable limits for Boost PayFlex, if any. These identified customers will be eligible for the Boost Beyond Card. CCRIS scoring will be conducted on Celcom customers as additional input on their credibility.

### 5. Do I need to apply for Beyond Card to use Boost PayFlex at Mastercard merchants worldwide?

Yes, you will be required to have the Beyond Card to be able to use Boost PayFlex at over 100 million Mastercard merchants worldwide. The Beyond Card is exclusive for selected CelcomDigi customers.

## 6. How do I get a virtual Beyond Card?

Upon successful Beyond Card application, you will be issued a virtual Beyond Card real time, which can be used for online payments instantly. You may also opt-in for a physical Beyond Card during your application process in our upcoming release.

## 7. How do I get a physical Beyond Card?

- a. During your Beyond Card application process.
- b. On the Beyond Card Dashboard via Physical Beyond Card entry point

A one-time fee applies for the 1<sup>st</sup> physical Beyond Card issuance. Refer to Fees & Charges section below.

## 8. How do I activate my Beyond Card?

- a. For your **virtual Beyond Card**, it will be ready for use immediately. There is no need for you to activate it.
- b. For your **physical Beyond Card**, upon successfully receiving it, go to your Beyond Card Dashboard > Physical Beyond Card > Activate Beyond Card to activate your physical Beyond Card for the first time. Upon successful PIN setup, your physical Beyond Card will be ready for use!

Note: Please ensure that you only activate your physical Beyond Card upon successfully receiving it to avoid fraud transactions when the physical Beyond Card delivery is wrongly intercepted.

## 9. I have not received my physical Beyond Card yet. What should I do?

If your Beyond Card has not arrived within thirty (30) days from your successful application for a physical Beyond Card, please email [support@myboost.com.my](mailto:support@myboost.com.my).

## 10. How do I set or change my PIN?

To set for the first time, proceed to Beyond Card Dashboard > Physical Beyond Card > Activate Beyond Card.

To change your Beyond Card PIN, proceed to Beyond Card Dashboard > Beyond Card Settings > Set PIN to set your PIN.

## 11. Can I use my virtual Beyond Card when my physical Beyond Card is still being processed / delivered?

Yes! Your virtual Beyond Card can be used immediately even if you haven't received your physical Beyond Card / did not apply for one. Virtual Beyond Card can be used at any Mastercard accepted e-commerce online.

## 12. Where can I use my Beyond Card?

- a. For your **virtual Beyond Card**, you can use your Beyond Card at any online merchant / e-commerce that accepts Mastercard around the world.
- b. For your **physical Beyond Card**, you can use your Beyond Card at any online or offline merchant that accepts Mastercard around the world.
- c. As long as the merchant accepts Mastercard, Beyond Card will be accepted, even if it is not a Boost merchant!

### 13. My Beyond Card works online but not at physical POS, or vice versa. What should I do?

Please email us at [support@myboost.com.my](mailto:support@myboost.com.my).

### 14. What is Expiry date and CVV2?

Expiry date is your Beyond Card's expiration date after which it cannot be used.  
CVV2 is your Beyond Card's security code.

### 15. What is the source of fund for the Beyond Card?

You can choose to either set your source of fund for the Beyond Card from Boost Wallet or Boost PayFlex.

- If your selection is Boost Wallet, all payments made using the Beyond Card will be deducted from your Boost Wallet balance.
- If your selection is Boost PayFlex, all payments made using the Beyond Card will be deducted from your Boost PayFlex limit. You can choose in your Boost PayFlex Dashboard Settings to either default paying using Pay in 30 days or Instalments.

Please refer to Boost PayFlex section below for more information.

### 16. How do I change my source of fund?

You can change your Source of Fund in the Beyond Card Dashboard > Source of Fund. You can change your source of fund before making any transaction with the Beyond Card. If this is your first time to switch the Source of Fund to Boost PayFlex, you need to accept the Wakalah Agreement, then your Boost PayFlex will be activated.

### 17. What are the fees and charges associated with the Beyond Card?

<b>Beyond Card Issuance Fee</b> <i>(Applicable for physical Beyond Cards only)</i>	RM20.00 one-time
<b>Beyond Card Replacement Fee</b> <i>(Applicable for physical Beyond Cards only)</i>	RM15.00 for each replacement
<b>Overseas Transaction Fee</b> <i>(Charged when amounts are shown in foreign currency, and clubbed at point of transaction)</i>	Up to 2% of transaction amount
<b>Boost PayFlex Transaction – Wakalah Fee</b> Payable for each Boost PayFlex transaction made with Beyond Card. Wakalah Fee is payable on 1 <sup>st</sup> instalment due date (for Instalment product) and due date of Pay in 30 days product.  <i>(NOTE: Applicable only for Boost PayFlex transactions. Boost may change the fees from time-to-time. Customer is advised to check the latest fees and charges on Boost App or website before making a transaction.)</i>	Boost PayFlex Method: <ul style="list-style-type: none"> <li>Pay in 30 days: 4% of transaction amount or RM5 whichever higher, up to RM10 per transaction</li> <li>Instalment: RM10.00 flat per transaction</li> </ul>
<b>Boost PayFlex Transaction – Profit Rate</b> Payable for Boost PayFlex transaction for each repayment cycle. Fee varies by Boost	<ul style="list-style-type: none"> <li>Pay in 30 days: N/A</li> <li>Instalment: 2.5% of transaction amount. Payable on each instalment due date</li> </ul>



<p>PayFlex method defaulted by customers for Beyond Card transactions.</p> <p><i>(NOTE: Applicable only for Boost PayFlex transactions. Boost may change the fees from time-to-time. Customer is advised to check the latest fees and charges on Boost App or website before making a transaction.)</i></p>	
<p><b>Boost PayFlex – Late Payment Charges</b> Only applies to Late payment for Boost PayFlex transactions.</p>	<ul style="list-style-type: none"> <li>• 1% per annum calculated on daily basis</li> <li>• Refer to Boost PayFlex T&amp;C or Boost's website for more information.</li> </ul>
<p><b>Beyond Card Cancellation Fee</b></p>	Free

### 18. Can I use my Beyond Card cross-border / overseas?

Yes, you may use your Beyond Card cross-border when you travel. You may enable this function in your Beyond Card dashboard by going in Card Settings and turning on International Payments. Note however that many e-commerce websites are cross-border, and this function has to be enabled in the Boost for those transactions to occur. Your foreign currency transactions will be converted to Malaysian Ringgit (MYR) before being deducted from your Boost Wallet or Boost PayFlex balance.

### 19. Where can I see the conversion rate for my overseas transactions?

After your payment, you can check for the conversion rates of your transaction in your Boost Wallet transaction history.

### 20. What are the charges for cross-border / overseas transactions?

Refer to Fees & Charges FAQ.

### 21. Does my Beyond Card support pre-authorization?

The Beyond Card supports pre-authorization limited to Automatic Fuel Dispensers / self-service pumps at Malaysia petrol stations except Petron. Other transactions that require pre-authorization (e.g. Hotel, certain e-wallets, certain tolls) won't be supported for the time being.

### 22. Why am I deducted RM240 when I fill up fuel via self-service pump/ Automatic Fuel Dispenser?

When you use your Beyond Card to fill up fuel via self-service pump, RM240 pre-authorization will be deducted from your Boost Wallet temporarily. The additional amount charged will be reversed based on the final amount of the fuel transaction. This is done to ensure that there is sufficient balance in your Boost Wallet prior to dispensing fuel.

Please ensure that you have sufficient balance of at least RM240 in your Boost Wallet before performing a self-service pump.

If your Boost Wallet balance is less than RM240 or you wish to avoid a pre-authorization at self-service pumps, you are advised to go to the cashier where the exact purchase amount will be charged.

*Note: Pre-authorization is only applicable for Boost Wallet as the Source of Fund. Pre-authorization is not supported for Boost PayFlex for the time being. If your Source of Fund is set to Boost PayFlex, your Boost Wallet will be deducted to complete your transaction. Certain petrol stations may set a higher pre-authorization amount beyond RM200. In such cases, we will hold an additional 20% of the said amount (e.g. If Petrol Station A charges RM250 pre-authorization, we will deduct RM300 from your Boost wallet temporarily. The balance will be refunded based on the final fuel amount).*

### 23. Why can't I use my Beyond Card at some merchants?

Boost stands by in offering you with the best payment experience. However, if you're unable to make payments with your Beyond Card at selected merchants, it may be because the merchant category is not supported by us. All merchants are identified with a Merchant Category Code (MCC) and is setup at the discredit of the merchant and acquirer. Please check the nature of your intended transaction against the exclusion list below before making payment.

Here are the list of merchant types and categories that are **not supported** for Beyond Card - regardless of your Source of Fund at point of transaction (Boost Wallet/ Boost PayFlex):

MCC	Description
6011	Member Financial Institution Automated Cash Disbursements
6050	Quasi Cash Member Financial Institution
6051	Quasi Cash Merchant
7800	Government Owned Lottery
7801	Government-Licensed Casinos (Online or Internet Gambling),
7995	Gambling Transactions

For Beyond Card transactions made using Boost PayFlex, all **non-Shariah MCC** will be blocked and will be automatically deducted from your Boost Wallet balance instead:

MCC	Description
5921	Package Stores–Beer, Wine and Liquor
5973	Religious Goods Stores
5993	Cigar Stores and Stands
7261	Funeral Service and Crematories
7273	Dating and Escort Services
7297	Massage Parlors
9406	Government Owned Lottery (non-US)
0041	Gambling Transactions
7800	Governed Owned Lottery
7801	Internet Gambling
7802	Government Licensed Horse-Dog Racing
7995	Gambling Transactions
9754	Gambling-Horse, Dog Racing, State Lottery
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs and Taverns–Drinking Places (Alcoholic Beverages)

Transactions made at selected merchant categories will **NOT** earn you rewards/ stars/ points:

MCC	Description
6540	POI Funding Transactions
6211	Securities-Brokers-Dealers

### 24. Which countries can't I use my Beyond Card?

Beyond Card will be restricted and not allowed to be used in following countries:

<b>List of Countries</b>
Afghanistan
Albania
Belarus
Bosnia and Herzegovina
Central African Republic
Cuba
Ethiopia
Iran
Iraq
Israel
Kosovo
Lebanon
Libya
Mali
Montenegro
Myanmar
Nicaragua
North Korea
North Macedonia
Russia
Serbia
Somalia
South Sudan
Sudan
Syria
The Democratic Republic of Congo
Ukraine
Venezuela
Yemen
Zimbabwe

## **25. Why is my transaction deducted from my Boost Wallet even though I selected as Boost PayFlex?**

If your Boost PayFlex limit balance is insufficient for the transaction amount (Pay in 30 days limit / Instalment limit subject to your default Boost PayFlex method chosen in your Boost PayFlex Dashboard), we will automatically deduct your Boost Wallet balance to complete the payment to ensure that your transaction is successful.

## **26. Why is my transaction unsuccessful?**

Please check your source of fund set for the Beyond Card in Beyond Card Dashboard. If your source of fund is Boost Wallet, please ensure that your Boost Wallet balance is sufficient for the transaction.

If your source of fund is Boost PayFlex, please check that you have sufficient Boost PayFlex limit balance for the transaction.

**27. There is a transaction that I didn't perform. What should I do?**

You can click on the specific transaction and click "Report". Select your reason of report, tap "Send Report". We will follow up and keep you updated on the case via email within 3 working days.

**28. Can I perform ATM withdrawal with this Beyond Card?**

Sorry, ATM withdrawal is currently not supported. It is something we have planned for the future!

**29. My Beyond Card is expiring. What should I do?**

Your Beyond Card will automatically renew within one (1) month of expiry. Alternatively, you will be able to manually renew in your Beyond Card Dashboard within three (3) months of expiry.

**30. My Beyond Card is lost or stolen?**

If your Beyond Card is stolen, freeze your Beyond Card in-app immediately. On the Beyond Card Dashboard tap "Replace My Beyond Card" to apply for a replacement. Upon successful replacement, your new Beyond Card will be issued and ready for your use. If you cannot access your app, email us at [support@myboost.com.my](mailto:support@myboost.com.my).

**31. How do I replace my Beyond Card?**

Proceed to Beyond Card Dashboard, tap Replace My Beyond Card to order a replacement. If you need a new physical Beyond Card, apply for a new one at Beyond Card Dashboard > Physical Beyond Card. You are not allowed to replace new Beyond Card within any 90 days period after your first Beyond Card replacement. If you want to replace again within 90 days, you may reach out to our customer support team at [support@myboost.com.my](mailto:support@myboost.com.my) and we will assist you further.

**32. How do I cancel my Beyond Card?**

Please submit a cancellation request email at [support@myboost.com.my](mailto:support@myboost.com.my) and we will assist you further.

**33. Who do I contact if I require further assistance with Beyond Card?**

You can visit [www.myboost.com.my](http://www.myboost.com.my) or contact [support@myboost.com.my](mailto:support@myboost.com.my)

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## Using Boost PayFlex with Beyond Card

**1. How does Boost PayFlex work with the Beyond Card?**

- You can choose to use Boost PayFlex as the source of fund for the Beyond Card in your Source of Fund settings.
- Upon setting, all transactions made with the Beyond Card will be processed as a Boost PayFlex transaction instead of deducting from your Boost Wallet balance.

- Instead of paying from your Boost wallet for this transaction, you will only repay it later!
- By using Boost PayFlex with Beyond Card, you agree to comply with Boost PayFlex related Terms & Conditions.

## 2. Where can I use Boost PayFlex with the Beyond Card?

You can use Boost PayFlex with the Beyond Card at any Mastercard accepted touchpoints in Malaysia and overseas, online and offline merchants!

## 3. What Boost PayFlex methods do I have for the Beyond Card?

- After selecting Boost PayFlex as the source of fund for the Beyond Card, navigate to your Boost PayFlex dashboard settings page to choose your default Boost PayFlex method:
  - i. **Pay in 30 days** – For this selection, your Beyond Card transactions made using Boost PayFlex will be done using Pay in 30 days. Your transaction will complete now, and all you need to do is repay in 30 days.
  - ii. **Instalments** – For this selection, your Beyond Card transactions made will be automatically processed as 3 Instalments. Your transaction will be completed now, and you will repay in 3 separate instalments.
- *Note: Fees and charges apply. Please refer to Fees & Charges FAQ of Beyond Card.*

## 4. Can I change my Boost PayFlex method for a transaction that is already completed?

Unfortunately not at this point of time. Please ensure your Source of Fund and Boost PayFlex are in the right settings and preference before you make a transaction using Beyond Card.

## 5. How can I choose a longer instalment cycle?

Only Pay in 30 days and 3 instalments are made available at this point of time for transactions made using Beyond Card.

We are looking to make more instalment options available to you! Stay tuned!

## 6. What are the fees and charges associated to Boost PayFlex?

Wakalah Fees and Profit Rate are applicable for each Boost PayFlex transaction made using the Beyond Card. Please check the Fees & Charges in FAQ above before performing a transaction.

## 7. How will my overseas Boost PayFlex payments be processed?

Transactions made overseas with Boost PayFlex will be converted to MYR before being deducted from your Boost PayFlex limit. Overseas exchange rate applies for Beyond Card transactions.

## 8. Can I use Boost PayFlex with Beyond Card for non-Shariah compliant services / transactions?

For Beyond Card transactions made using Boost PayFlex, all **non-Shariah MCC** will be blocked and will be automatically deducted from your Boost Wallet balance instead:

MCC	Description
5921	Package Stores–Beer, Wine and Liquor
5973	Religious Goods Stores
5993	Cigar Stores and Stands
7261	Funeral Service and Crematories
7273	Dating and Escort Services
7297	Massage Parlors
9406	Government Owned Lottery (non-US)
0041	Gambling Transactions
7800	Governed Owned Lottery
7801	Internet Gambling
7802	Government Licensed Horse-Dog Racing
7995	Gambling Transactions
9754	Gambling-Horse, Dog Racing, State Lottery
5813	Bars, Cocktail Lounges, Discotheques, Nightclubs and Taverns–Drinking Places (Alcoholic Beverages)

## 9. How can I register for Boost PayFlex?

You can register by clicking Boost PayFlex on your Boost app, or Beyond Card Dashboard. Application and approval are instant.

Other repayment methods will be made available in the future as we enhance the product to service you better.

## 10. Can I request for higher Boost PayFlex limit?

Boost PayFlex limits are assigned to you based on our internal risk assessment. We may adjust your available limit from time to time. However, increment upon request is not available now.

## 11. Where can I monitor my Boost PayFlex transactions with Beyond Card?

All Boost PayFlex transactions will appear in your Boost PayFlex dashboard for monitoring and repayment purposes.

## 12. How do I make repayment for Boost PayFlex?

Boost PayFlex transactions will be automatically deducted from your linked bank account / payment method chosen during Boost PayFlex onboarding. Alternatively, you can choose to repay on the Boost PayFlex dashboard using your Boost Wallet.

## 13. Who do I contact if I require further assistance with Boost PayFlex?

Please email us at [support@myboost.com.my](mailto:support@myboost.com.my) for more information.