



September 2023

Boost Beyond Card
Product Disclosure Sheet (PDS)

1. What is Boost Beyond Card about?

Boost Beyond Card is an electronic money (“e-money”) designated payment instrument in the form of a virtual card and/or physical card (collectively, “Card”) that you, the Cardholder, can use to make payment to/ purchases from merchants with Mastercard touchpoints or accepting Mastercard, and can monitor all your Card transactions via Boost mobile application. Boost mobile application is an e-wallet system which allows end customers to make payments for products or services (“Boost”). The transaction value will be deducted from the Boost based on customer’s Source of Fund of choice whenever the transactions are made and limited to the amount of money value stored in the Boost and/or in the available Boost PayLater credit limit balance at the time of transaction.

2. What are the features of the Card?

- Use instantly upon successful card application (virtual card. Physical card may take several days for delivery)
- Virtual card and physical plastic card available
- Accepted by millions of Mastercard merchants domestic and cross-border - point of sale (physical card) and e-commerce (virtual card)
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- Choice of making a transaction using Boost Beyond Card with funds deducted from Boost Wallet balance or Boost PayLater – depending on your Source of Fund
- Fund transaction is limited to the amount of money value pre-loaded into the Boost and/or Boost PayLater credit limit balance, subject to the Source of Fund defined by customers
- No annual fees and no loading fees
- Monitor card transactions in Boost App
- Card Management features on Beyond Card Dashboard in Boost App (e.g. Replace card, freeze card)
- Boost Stars award points

3. Who is eligible to apply for the Card?

- Minimum Income: No Income requirement
- Age Requirement: 21 years or older
- Successfully eKYC’ed and Standard CDD’ed
- Selected Boost Premium Wallet users

4. What are the Payment Source options available with Boost Beyond Card?

You have the option to set the Payment Source prior to making a transaction with your Boost Beyond Card. The funds in your selected Payment Source will be used to process your transaction and deducted accordingly.

- **Boost eWallet**

The transaction value will be deducted from your Boost eWallet balance whenever a transaction is made and is limited to the amount of money value stored in your Boost eWallet at point of transaction.

- **Boost PayLater**

The transaction value will be deducted from your Boost PayLater limit balance – either Pay in 30 days or Instalment subject to your default PayLater Method in your Boost PayLater settings, whenever a transaction is made and is limited to the amount of your Boost PayLater credit limit balance.

Transaction will be completed and you will make your repayment for your Boost PayLater transaction based on the repayment schedule chosen (e.g. Pay in 30 days or 3 Instalments).

If your Boost PayLater limit is insufficient for the transaction value, the payment for the said transaction will automatically be processed as payment from your Boost eWallet (i.e. the said payment will be deducted from your Boost eWallet). If there is insufficient balance in your Boost eWallet, the said transaction shall fail and be null and void.

Thus, it is important that you always ensure you have sufficient balance in your Boost eWallet or sufficient Boost PayLater limit prior to making payment for any transaction using your Card.

5. What are the fees and charges I have to pay?

Fees & Charges	
Card Issuance Fee <i>(Applicable for physical cards only)</i>	RM20.00 one-time
Card Replacement Fee <i>(Applicable for physical cards only)</i>	RM15.00 for each replacement
Overseas Transaction Fee <i>(Charged when amounts are shown in foreign currency, and clubbed at point of transaction)</i>	Up to 2% of transaction amount
Boost PayLater Transaction – Wakalah Fee Payable for each Boost PayLater transaction made with Boost Beyond Card. Wakalah Fee is payable on 1 st instalment due date (for Instalment product) and due date of Pay in 30 days product. <i>(NOTE: Applicable only for Boost PayLater transactions. Axiata Digital Credit Sdn Bhd may change the quantum of the fees from time-to-time. Customer is advised to check</i>	Boost PayLater Method: <ul style="list-style-type: none">• Pay in 30 days: 4% of transaction amount or RM5.00, up to RM10.00 per transaction• Instalment: RM10.00 flat per transaction

<i>the latest fees and charges on Boost App or website before making a transaction.)</i>	
<p>Boost PayLater Transaction – Profit Rate Payable for Boost PayLater transaction for each payment cycle. Profit Rate varies according to the PayLater Method selected by customers for the Boost Beyond Card transactions.</p> <p><i>(NOTE: Applicable only for Boost PayLater transactions. Axiata Digital Credit Sdn Bhd may change the Profit Rate 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>	<ul style="list-style-type: none"> • Pay in 30 days: N/A • Instalment: 2.5% of transaction amount. Payable on each instalment due date
Boost PayLater – Late Payment Charges	<ul style="list-style-type: none"> • Refer to Boost PayLater Terms and Conditions and/or Boost's website for more information.
Card Cancellation Fee	Free

6. What are the key terms of the Card?**

The Boost Beyond Card Terms and Conditions as cardholder agreement are applicable, stipulating the features, terms, conditions, charges and fees, and restrictions with regards to the Card as well as cardholder’s rights and obligations, and are/will be made available to cardholders in Boost channels i.e Boost mobile application and Boost website.

Amongst all, the key terms cover, but not limited to the following:

- ✓ Eligibility and Due Diligence
- ✓ Card and Payment Features
- ✓ Card and Payment Security
- ✓ Usage Restrictions
- ✓ Card Limit & Validity
- ✓ Card Activation
- ✓ Top Up and Source of Funds
- ✓ Cardholder Responsibility and Accountability (such as card safekeeping, timely reporting for Lost & Stolen)
- ✓ Fees and Charges including fees applicable for transaction made in foreign currencies
- ✓ Block, termination, or suspension upon cardholder request of by Boost
- ✓ Dispute Transaction
- ✓ Refund

**** Important: Please refer to the full Boost Beyond Card Terms and Conditions – Cardholder Agreement governing the use of the Card including your obligations, for more details and in particular, before you apply for / use the Card.**

7. What are the major risks?

- Should you need to disable/ block Boost in the event of lost/ stolen of your mobile device, please notify us immediately at support@myboost.com.my, Monday to Friday from 9am to 6pm.
- If your physical plastic card is lost or stolen or you suspect that you have been the victim of unauthorized transactions, you must block your card immediately by either:
 - Logging into the Boost App, in the Card Dashboard, select the “freeze card” function; or
 - Notify us immediately at support@myboost.com.my, Monday to Friday from 9am to 6pm.
- Your Boost should only be logged in by you through your own credentials i.e your mobile number and password. Transaction should only be done by you, as sole authorised user, with confirmation through payment PIN and biometric. Should you disclose your password and/ or payment PIN, there will be risks such as a 3rd party may be able to gain access to your Boost to make payments, transfers and access your personal information. If you become aware on any of this, please notify us immediately at support@myboost.com.my, Monday to Friday from 9am to 6pm.

8. What to do if you have issues or complaints with your Card?

If you have a complaint or a query or an issue with your Card (including to report on fraudulent transactions), please contact us through the Boost App (by sending an in-app message in the Help section of the Boost App). Alternatively, you can contact our customer service team via the contact details stated in the Boost App or at support@myboost.com.my.

You'll need to tell us:

- Your name;
- The phone number and email address associated with your account;
- When the problem arose; and
- How you would like us to put the matter right.

We will look into your complaint and respond to you as soon as possible.

In any unfortunate event that you do not receive any response from us regarding your complaints, you may also contact Bank Negara Malaysia via bnmtelelink@bnm.gov.my.

9. Where can I get further information?

You may visit our website at <https://www.myboost.com.my/> for further information.

The information provided in this disclosure sheet is valid as of May 2023.