



Merchantrade Money VISA Prepaid Card

CLIENT CHARTER

OUR STATEMENT

We, at Merchantrade, are committed to providing you with our Merchantrade Money VISA Prepaid Card to cater for your payment needs, is easy and rewarding to use.

We will always value you as our esteemed customer and we will strive to put you at the center of everything we do. We aspire to provide a high service standard so that you will be able to experience and enjoy a delightful customer journey with us.

This Client Charter is our promise to deliver to you with products and services that we hope will exceed your expectations.

TRUST & INTEGRITY

Merchantrade is committed to ensuring Trust, Integrity and Confidentiality when delivering our products and services. In this regard, Merchantrade will develop and make available our products and services that conform to best market practices as well as meet all regulatory requirements. To earn our customer's solid trust, Merchantrade will put in place all the necessary confidentiality procedures and measures to ensure that your privacy is protected at all times.

SAFE & SECURE

Merchantrade will put in place stringent security measures from data encryption requirements to internal security procedures to ensure that the customers' funds in Merchantrade Money VISA Prepaid Card are safe and secure at all times. For added security, Merchantrade will deploy One-Time-Password (OTP), generate transaction alerts, enable Chip and PIN authentication and Verified - by - VISA authentication standards. All security measures are continuously being reviewed and enhanced in our endeavors to safeguard your interest at all times.

TRANSPARENCY

Merchantrade shall always present our products and services in a clear, responsible and accurate manner in order not create any ambiguity. Merchantrade will fully disclose all the relevant materials, terms and conditions relating to our card products and services on offer. All these terms and conditions can be viewed at our www.merchantrademoney.com.

SERVICE WARRANTY

Merchantrade is committed to warranty our services through the following means:-

- Answer your calls by our Customer Service Helpdesk promptly.
- Resolve issue on the spot, wherever possible.
- If the issue is complex and requires further investigation, we will revert with a status on the progress of the investigation within 5 business days.
- Request for refunds, if any, will be handled promptly.
- Merchantrade will comply strictly to provisions of the Personal Data Protection Act (PDPA) 2010.

FEEDBACK, COMPLAINTS & DISPUTES

Merchantrade is committed to continuously improve our products and services. In this regard, if you feel that our product and services could be further improved or if these fell short of your expectation, you can always reach us through the following channels:

- Talk to our Customer Service Representatives at +6 03 8313 8606
- Email us at customerservice@merchantrademoney.com
- Write to Merchantrade Asia Sdn Bhd Cards Division at Block A, Lobby 2, Suite 13A05, level 13A, No 1, Jalan SS20/27, 47400 Petaling Jaya, Selangor Darul Ehsan, Malaysia

We will review each suggestion or complaint seriously. Rest assured that all these feedbacks, suggestions and complaints are valuable to Merchantrade in our efforts to serve you better and improve your customer experience.

BNMLINK & BNM TELELINK

If you are not satisfied with any aspect of our service or handling of your complaint, you can lodge a complaint or seek redress with Bank Negara Malaysia.

You can contact BNMLINK and BNMTELELINK in the following ways:

(a) Laman Informasi Nasihat dan Khidmat (BNMLINK)

Walk-in Customer Service Centre,
Ground Floor, D Block,
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: +603-2698-8044 extension 8950 / 8958 (BNMLINK general line)

(b) Contact Centre (BNMTELELINK)

Laman Informasi Nasihat dan Khidmat (LINK)

Bank Negara Malaysia

P.O. Box 10922

50929 Kuala Lumpur

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

(Overseas: +603-2174-1717)

Fax: +603-2174-1515

E-mail: bnmtelelink@bnm.gov.my

Operating Hours: 9.00 a.m. - 5.00 p.m. (Monday - Friday)