APPENDIX - PRICING PROPOSAL - MALAYSIA

Description	MERCHANT BASE RATE
One Time Signup Fee (non-refundable)	~~MYR 999.00~~ (Waived)
Yearly Maintenance Fee	1st year : ~~MYR 99.00~~ (Waived) 2nd year onwards : MYR 99.00 / year

** For merchants subscribing to Shopify, an additional **+0.25%** MDR will be applied on all channels rate/pricing. **

ONLINE BANKING / DUITNOW OBW	
(a) B2C Participating Banks	1.00% , Min MYR 1.20, Max MYR 2.00
(b) B2B Participating Banks	1.00% , Min MYR 1.70, Max MYR 2.50
(c) UnionPay Online Payment (UPOP)	3.00%

E-WALLET / QR PAYMENT	Online	Offline Retail
(a) PayNet Duitnow QR	1.05%	1.05%
(b) Touch'n Go MY E-Wallet	1.50%	Local: 1.15% Foreign: 1.90%
(c) ShopeePay MY E-Wallet	1.30%	1.00%
(d) GrabPay MY E-Wallet	1.40%	1.40%
(e) Boost MY E-Wallet	1.40%	1.00%
(f) Maybank QRPay MY E-Wallet	1.30%	1.00%
(g) WeChat Pay China E-wallet *	1.00%	1.00%
(h) Alipay China E-Wallet *	1.50%	1.50%
(i) Alipay+ Cross-border E-Wallet *	2.30%	1.90%
(i) UnionPay QRC **	3.00%	2.60%

CARD SCHEMES	Online		Offline Retail	
	Percent %	Fixed Fee (MYR)	Percent %	Fixed Fee (MYR)
(a) Visa * and (b) Mastercard *				
DOMESTIC				
Domestic Credit Card	1.99%	MYR 0.46	1.70%	MYR 0.40
Domestic Debit Card	1.78%	MYR 0.46	1.37%	MYR 0.40
Domestic Prepaid Card	1.90%	MYR 0.46	1.49%	MYR 0.40
Domestic Charge Card	3.36%	MYR 0.46	2.95%	MYR 0.40
FOREIGN - BASE (MYR)				
Foreign Credit Card	3.98%	MYR 0.83	3.54%	MYR 0.83
Foreign Debit Card	3.98%	MYR 0.83	3.54%	MYR 0.83
Foreign Prepaid Card	3.98%	MYR 0.83	3.54%	MYR 0.83
FOREIGN - NON BASE (Non-MYR)				
Foreign Credit Card	4.64%	MYR 1.22	4.13%	MYR 1.21
Foreign Debit Card	4.64%	MYR 1.22	4.13%	MYR 1.21
Foreign Prepaid Card	4.64%	MYR 1.22	4.13%	MYR 1.21
(c) MyDebit *	0.90% , Min MYR 1.20		0.60%	
(d) Diners Club International / Discover **	3.20%		3.20%	
(e) UnionPay **	3.00%		2.60%	

BUY NOW PAY LATER (BNPL)	Online	Offline Retail
(a) GrabPay PayLater MY (Postpaid) **	5.50%	5.30%
(b) GrabPay PayLater MY (Installment) **	6.00%	5.30%
(c) Atome MY **	5.50%	5.30%

FIUU CASH	
(a) Fiuu Cash 7 Eleven	2.40% or MYR 1.40 whichever is higher

CRYPTO PAYMENT	
(a) Triple A	1.20%

TERMINAL CHARGES	
Terminal Installation Fee	MYR 250.00
Terminal Security Deposit	N/A
Terminal Rental Fee (Annual)	MYR 540.00
Lost of Terminal Penalty	MYR 2,000.00 per incident

SETTLEMENT PERIOD	
DuitNow Online Banking Wallet, DuitNow QR, BNPL, Card Scheme, Foreign E-Wallet, Fiuu Cash	The transactions' payment will be settled weekly, on every Thursday. If the Settlement date falls on non-Business Day, it will be remitted on the next Business Day.
Domestic E-Wallet	Settlement will be remitted based on T+2 cycle, and any settlement which falls on non-business day will be made on the next business day.

Minimum Settlement	MYR 100.00
Settlement Charge	N/A
Reserve / Security Deposit	N/A
TT Charges	Borne by merchants
Trading Limit	No Limit
Refund Service Charges	MYR 0.70 (Refund for FPX via ORF, Merchant need to apply for this facility)
Chargeback Fee	MYR 50 Chargeback fee applies for V/M/CUP/Diners
Processing Currency	MYR
Settlement Currency	MYR

Channels with * are subject to approval by the channel owner. For Channels with **, do submit your application to activate channel at our merchant portal.

Notes

(1) Where there is any Transaction to be refunded to an E-Wallet Pursuant to the instruction by the E-Wallet Issuer, the amount will be debited from Merchant account, Fiuu will notify Merchant of the same by email or letter and wherever possible accompanied by an explanation of the reason for it. The refund into the E-Wallet will be initiated within fourteen (14) days from the instruction by the E-Wallet Issuer.

(2) Where there is any Transaction to be refunded to an E-Wallet Pursuant to the instruction by the Merchant, the amount will be debited from Merchant account, and such refunds will only be made to the E-Wallet upon which the original Transaction was debited and not by any other method, and it will incur a service charge specified in the Appendix. For the avoidance of doubt, such refunds request by the Merchant will only entertained within four (4) Business Days from the date of the Transaction.