

**SCHEDULE 1**

**MPAY SPONSORED MERCHANT**

1.0 Fees and Charges

| MPAY RENTAL PACKAGE PROGRAMME  |   | OFFLINE: MPOS/EDCPOS<br>E-COMMERCE: INTERNET PAYMENT GATEWAY (IPG)  |             |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|--|---|---|-------------|----------------|----------------|-------------|----------------|-----------------|--------------------------|--------|---------------------------------|--------|--------------------------|-----------------------------------|--------|--------|----------------------------------|---------|--------|---|--------------------------|---------------|--------|---|--------------------------|-----------|--------|---|--------------------------|------------|--------|--------|--------------------------|-----------|--------|---|--------------------------|--------|--------|---|--------------------------|-----------|--------|---|--------------------------|-------------|--------|--------|
| a.   | Merchant Discount Rate (MDR)  | <table border="1"> <thead> <tr> <th>Card Type</th> <th>MDR Offline</th> <th>MDR e-commerce</th> </tr> </thead> <tbody> <tr> <td>MyDebit (Local)</td> <td>2.50 %</td> <td>2.50 %</td> </tr> <tr> <td>MasterCard &amp; Visa Debit (Local)</td> <td>2.50 %</td> <td>2.50 %</td> </tr> <tr> <td>MasterCard &amp; Visa Prepaid (Local)</td> <td>2.50 %</td> <td>2.50 %</td> </tr> <tr> <td>MasterCard &amp; Visa Credit (Local)</td> <td>2.50 %</td> <td>2.50 %</td> </tr> <tr> <td>MasterCard &amp; Visa Credit/ Debit (Foreign)</td> <td>2.50 %</td> <td>2.50 %</td> </tr> </tbody> </table>   |             |                | Card Type      | MDR Offline | MDR e-commerce | MyDebit (Local) | 2.50 %                   | 2.50 % | MasterCard & Visa Debit (Local) | 2.50 % | 2.50 %                   | MasterCard & Visa Prepaid (Local) | 2.50 % | 2.50 % | MasterCard & Visa Credit (Local) | 2.50 %  | 2.50 % | MasterCard & Visa Credit/ Debit (Foreign) | 2.50 %                   | 2.50 %        |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  |   | Card Type   | MDR Offline | MDR e-commerce |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  |   | MyDebit (Local)   | 2.50 %      | 2.50 %         |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  |   | MasterCard & Visa Debit (Local)   | 2.50 %      | 2.50 %         |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  |   | MasterCard & Visa Prepaid (Local)   | 2.50 %      | 2.50 %         |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  |   | MasterCard & Visa Credit (Local)  | 2.50 %      | 2.50 %         |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  |   | MasterCard & Visa Credit/ Debit (Foreign)   | 2.50 %      | 2.50 %         |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  |   | Please tick on the QR e-Wallet acceptance:  |             |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
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|  |   |   | QR          | MDR Offline    | MDR e-commerce |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <input type="checkbox"/>   | Boost   | 2.50 %  | -           |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <input type="checkbox"/>   | Touch 'n Go   | 2.50 %  | -           |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <input type="checkbox"/>   | GrabPay   | 2.50 %  | -           |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <input type="checkbox"/>   | Maybank QRPay   | 2.50 %  | -           |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <input type="checkbox"/>   | ShopeePay   | 2.50 %  | -           |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <input type="checkbox"/>   | Matrix Pay  | 2.50 %  | 2.50 %      |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <input type="checkbox"/>   | Setel Pay   | 2.50 %  | -           |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <input type="checkbox"/>   | Alipay  | 2.50 %  | -           |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <input type="checkbox"/>   | WeChatPay   | 2.50 %  | -           |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <input type="checkbox"/>   | MPay Wallet   | 2.50 %  | 2.50 %      |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <b>Other chargers to be paid to organiser:</b><br>20% of the total daily sales from retail and F&B services. |   |   |             |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| <b>MPAY E-COMMERCE PROGRAMME: Internet Payment Gateway (IPG)</b>   |   |   |             |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
| a.   | i.Late Payment Charges  | 2.00% per month above Base Lending Rate   |             |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  | ii.Liquidated damages   | RM 200,000 in the event of proven fraudulent usage  |             |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  | iii.Settlement Remittance   | T+2   |             |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  | iv.Minimum Remittance   | RM 20 per settlement amount   |             |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |
|  | <i>Settlement payment will only be paid when the total settlement amount exceeds the minimum settlement amount. If in a particular day total settlement amount is below the minimum settlement amount, the settlement amount will be accumulated into the following day settlement.</i> |   |             |                |                |             |                |                 |                          |        |                                 |        |                          |                                   |        |        |                                  |         |        |   |                          |               |        |   |                          |           |        |   |                          |            |        |        |                          |           |        |   |                          |        |        |   |                          |           |        |   |                          |             |        |        |

## 2.0 Other Value-Added Service Charges

|   |                                    | OFFLINE: MPOS / EDCPOS                      | E-COMMERCE: Internet Payment Gateway (IPG) |
|---|------------------------------------|---|--|
| a | Statement Retrieval Fee            | RM 10.00 per statement                      | RM 10.00 per statement                     |
| b | Refund Request Fee                 | <del>RM 10.00 per request</del> (WAIVED)    | RM 10.00 per request                       |
| c | Additional Training Fee            | RM 100.00 per hour, minimum 2 hours         | <i>Nil</i>                                 |
| d | Chargeback Processing Fee          | <del>RM 25.00 per chargeback</del> (WAIVED) | RM 10.00 per chargeback                    |
| e | Settlement Payment Re-process Fee  | <del>RM 10.00 per settlement</del> (WAIVED) | RM 10.00 per settlement                    |
| f | Settlement Pay-out Bank Reject Fee | RM 10.00 per rejection                      | RM 10.00 per rejection                     |

## 3.0 Term

|   |         |
|---|---------|
| a | 6 weeks |
|---|---------|

## 4.0 Risk Management

|   |                                   | OFFLINE: MPOS/EDCPOS<br>E-COMMERCE: INTERNET PAYMENT GATEWAY (IPG)   |
|---|-----------------------------------|--|
| a | Single Transaction Limit          | RM 2,500.00  |
| b | Monthly Transaction Limit         | RM 100,000.00  |
| c | Security Deposit                  | 2% of total daily sales amount.<br>(To be refunded to merchant 14 working days after all MPay equipment received in good working conditions) |
| d | Security Deposit roll over months | <i>N/A</i>   |
| e | Chargeback held back              | 120 days   |

## 5.0 Period for Termination

|   |           |
|---|-----------|
| a | <b>NA</b> |
|---|-----------|

## 6.0 Other Fee

|   |  |  |
|---|--|--|
| a | Cancellation/Rejection Fee                   | NA   |
| b | Compensation Fee<br>(Lost, stolen & damaged) | MP200: RM 800.00<br>ANDROID (WIZARPOS): RM 1,200.00<br>ANDROID (NEWLAND): RM 1,500.00<br>EDCPOS Dial-Up/ IP & EDCPOS GPRS: RM 1,500.00 |
| c | Reactivation Fee                             | RM 10.00 (for MPOS only)   |