## **FAQs**

- Q01. What is the Mpay Prepaid Card? Are there any issuing charges?
- A01. The Mpay UnionPay Prepaid Card is a UnionPay International authorized worldwide used Prepaid Card, which can be used in establishments accepting payment by UnionPay Card. Including online merchants and offline merchants.
- Q02. Who can purchase the Mpay Prepaid Card?
- A02. Cardholders must be aged 16 or above. ID proof are required for purchasing the Mpay Prepaid Card. Including Gift Cards and Personal Cards.
- Q03. Where can purchase the Mpay Prepaid Card?
- A03. You can make a purchase through our office, authorized agency, or contact our business manager, or you can make a reservation through the Mpay application or call the customer service hotline on +855 (0) 188 800 800.
- Q04. Does the Mpay Prepaid Card have any pre-set card limit?
- A04. For the Mpay UnionPay Prepaid Cards, the pre-set limit for Gift Card is USD 100 to USD1,000; Personal Cards are the minimum sum of USD 100 to maximum of USD 300,000. You can purchase cards with different limits according to your needs.
- Q05. Is there an expiry date of the Mpay Prepaid Card?
- A05. The Gift Card and Personal Cards are valid for 12 months and 24 months from the date of purchase respectively.
- Q06. How to activate the Mpay Prepaid Card?
- A06. After the card is purchased, we will review the qualification of the card purchaser, and activate it immediately after the verification. You can check the card status through the Mpay application. The review is usually completed within T+1 working days.
- Q07. How to change the Mpay Prepaid Card's PIN? What if I forget my Prepaid Card PIN? A07. You can login to the Mpay application and bind the Prepaid card to change the PIN; which you need to verify the original card PIN; if it is a Personal Card, you also need to verify the identity information of the cardholder; we do not support the replacement of new passwords after forgetting the PIN, you can go to our office with a valid ID to apply for a new card replacement. There will be a fee for reissuing a new card. For details, please refer to the Mpay Prepaid Card Fees and Charges table.
- Q08. If my Prepaid Card is lost, stolen or jammed in an ATM, can I be reissued the card? A08. Gift Cards will not be replaced or have the remaining balance refunded if it is lost, stolen or captured by an ATM. If a Personal Card is lost, stolen or jammed in ATM, a replacement card may be issued upon request if the Prepaid Card has not been expired. A Card Replacement Fee applies; please refer to the Mpay Prepaid Card Fees and Charges table. You will be liable for all the

transactions in your Prepaid Card (including cash withdrawals) before we receive report of loss and theft from you.

Q09. If the Mpay Prepaid Card has errors or damage and cannot be used properly, will a new card be re-issued?

A09. For an error card it needs to be returned to our office before the expiry date for cancellation, a new card can be re-issued free of service charge. For the damaged Card it needs to be returned to our office before the expiry date for cancellation, if there is any damage caused by misuse, a card replacement fee applies. Please refer to the Mpay Prepaid Card Fees and Charges Table for details. The valid ID is needed for a new card be re-issued.

Q10. Is the Mpay Prepaid Card reloadable?

A10. Fund reloading is only applicable to the Mpay Personal card. Gift Card is non-reloadable.

Q11. What are the requirements for the Mpay Personal Card reload?

A11. There are clear and specific requirements for the Mpay personal card reload. For details, please refer to the prepaid card-personal card terms and conditions.

Q12. How to reload value of the Mpay Personal Prepaid Card?

A12. You can reload the card through the following ways: Transfer your payment through ATM or Bank, through Mpay Wallet and through Authorized dealers. We support transfer to our following bank account:

Name of Bank: Advanced Bank of Asia Limited Name of Account: Seatel Financial Services plc

A/C No.: 001950401

Name of Bank: ICBC Phnom Penh Branch Name of Account: Seatel Financial Services plc

A/C No.: 6008000100000406320

Name of Bank: Acleda Bank Plc

Name of Account: Seatel Financial Services plc

A/C No.: 2900-02-865111-1-1

Name of Bank: Asia-Pacific Development Bank PLC Name of Account: Seatel Financial Services plc

A/C No.: 0101-800-00090-2

Q13. Can I withdraw cash from the Mpay Prepaid Card?

A13. You can draw cash with your Personal Card. However, the Gift Card does not have cash withdrawal function.

- Q14. Can I transfer the ownership of the Mpay Prepaid Card?
- A14. The Gift Card can be transferred only before signing at the back of the card. The Personal Card cannot be transferred.
- Q15. Where the Mpay Prepaid Card can be used?
- A15. It can be used at all the merchants supported the UnionPay payment. Including online and offline.
- Q16. Where can I check the card balance and card transaction with the Mpay prepaid card?
- A16. You can login to our website or Mpay application for inquiries. There is no charge for inquiries.
- Q17. Is it possible to provide paper or mail monthly bills?
- A17. Yes, a separate application is required and a corresponding fee will be charged. For details, please refer to the Mpay Prepaid Card fees and charges table.
- Q18. Any other charges for the Mpay Prepaid Card?
- A18. Please refer to the Mpay Prepaid Card Fees and Charges Table at www.bestmpay.com