Frequently Asked Questions (FAQs)

<u>**Generic Questions**</u>

1. What is a ME12PAY Card (the Card)?

The ME12PAY Card is a cashless payment instrument that allows you to purchase goods and services at all MASTERCARD and VISA accepting merchants WORLDWIDE. It also allows cash withdrawal at any of the Automated Teller Machines (ATMs) that display the MASTERCARD, VISA and/or PLUS logo.

Funds must be loaded into your Card Account prior to usage. You may only use the Card according to available funds preloaded into your Card Account.

No credit check or bank account is necessary for this Card and it will not be linked to any bank account, as it is a stand-alone Card Account.

2. What is a Card Account?

A Card Account is a virtual account created after the Card is activated. All preloaded funds will be kept in this account. Please ensure that this Card Account is preloaded with sufficient funds before any transaction is made.

3. Can I use the Card like a credit card?

Yes, you may use the Card to make purchases at all MASTERCARD and VISA accepting merchants, online purchases and cash withdrawals. However, you can only spend the amount you have preloaded into the Card Account.

4. How is this prepaid card different from a credit or debit card?

The main difference is that this Card utilises the money that is preloaded into the Card Account. Where else a credit card provides a Line of Credit to be utilised upfront and payment is settled subsequently. A debit card is virtually linked to your bank account where funds are directly deducted from.

This prepaid card is similar to a prepaid mobile account; you are required to have credit in your phone account before any calls can be made. In this same manner, the Card can only be used when there is sufficient credit.

5. What are the benefits of having the Card?

- You won't go into debt; spend within your means;

- Convenience in making payments for goods or services worldwide at over 24 million merchant outlets that carry the MASTERCARD and VISA logo;

- Cash withdrawal from MASTERCARD, VISA and/or PLUS enabled network ATMs; and

- As a MASTERCARD and VISA cardholder, you will enjoy discounts at various MASTERCARD and VISA accepting merchants worldwide. For more information, visit www.mastercard.com and www.visa.com.

6. Can I use the Card overseas?

Yes. You can BUT you must explicitly provide your consent by calling us at 1 300 88 7977 (open for 24 hours) or email us at info@me12pay.com.

Once we received your consent, you can use the Card for purchases at any MASTERCARD and VISA accepting merchants and you may withdraw cash at any MASTERCARD, VISA and/or PLUS enabled ATMs worldwide. This is subject to the availability of funds in your Card Account. *Fees and charges will be imposed accordingly.

To avoid any inconvenience, please ensure that you have sufficient funds in your Card Account before usage. For security reasons, it is advisable that you notify us on your travelling plans in advance by calling the ME12PAY Call Centre at 1 300 88 7977 (open for 24 hours).

7. I lost my Card. What should I do?

Please call us immediately at 1 300 88 7977 (open for 24 hours). After hours, the Interactive Voice Response (IVR) will guide you accordingly. We will block the Card at once and arrange for a replacement card to be issued to you within fourteen (14) business days. A replacement card fee applies.

8. Are there any special types of transactions I should know about before I shop?

Yes, there are. There some types of transaction whereby the merchant will 'hold' your funds for a short period of time, like a refundable deposit. Therefore, the withheld amount will not be available until the merchant releases it. Please be mindful of the following types of transactions and also ensure you have sufficient funds in your Card Account:

Petrol Stations – When you pay at the pump, the merchant will 'embargo' RM200 in your Card Account, even though you didn't pump petrol of that value. The unutilised funds will be released within 24 hours back into your Card Account. To avoid this, best to proceed to the cashier counter and pay the exact amount with the card.

Hotels – some hotels will ask for a 'deposit' upon your check-in with payment card. Do ask them how much they plan to take as a 'deposit'. This amount will be put on "hold". The merchant will 'release' the funds after you check out, but sometimes may take a few days.

Recurring Payment – if you sign up for this, please ensure you have sufficient funds in your Card Account before its due date.

For cash withdrawal, the limit is RM2999.00 per day, subject to ATM's notes disbursement capabilities.

Otherwise, you can spend the amount that is preloaded in your Card Account. However, your maximum Card Account limit at any one time is RM10,000.00

However, if you intend to make a large purchase with the Card, it is strongly recommended to call/email us prior to making the purchase to avoid any inconveniences.

9. I have changed my contact detail(s). Should I inform you?

Yes, please. The following options are provided: -

1. Call our ME12PAY Call Centre at 1 300 88 7977 (open for 24 hours); or

2. Send us a notice in writing to ME12PAY DIGITAL SDN BHD,

   Unit 03-02, Tower 3, UOA Business Park,
   No. 1, Jalan Pengaturcara U1/51A,
   Seksyen U1, 40150 Shah Alam,
   Selangor, Malaysia; or

3. Drop us an email notification at info@me12pay.com.

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

10. What if my Card Account balance has insufficient funds for fee deduction(s)?

If the Card Account has insufficient funds, the outstanding fee(s) is accumulated and immediately deducted once the Card Account is reloaded. For more details, please refer to the Card Agreement.

11. How do I prevent my Card from unauthorised usage?

Protect your Card as if it is your CASH! Keep it in a safe place and do not share or divulge your Card number and/or PIN to anyone. It is advisable not to write down your PIN anywhere. If you have to, keep it separately or away from your Card.

12. How do I keep track of my spending?

Your statement of account history is made available on the online portal. You will need to register for the Online Portal access on our Website (https://me12pay.com) with the email address provided during application. You can view and/or download your monthly statements for the last six (6) months. You may request for a *hardcopy statement for up to seven (7) years by calling us at 1 300 88 7977 (open for 24 hours).

*Depending on how many months' statement is your request, statement request fee is imposed based on your monthly statement cycle. This fee will be debited from your Card Account. Please ensure that you have sufficient funds in your Card Account before making the request.

13. Where can I check my current Card Account Availability?

You have 2 avenues to obtain your latest Card Account Availability:

1. Login via our website (https://me12pay.com); or

2. Call us at 1 300 88 7977 (open for 24 hours).

14. What happens if I have insufficient funds for my current payment?

The current payment request will be declined.

15. What should I do if I forget my Card PIN?

Please call our ME12PAY Call Centre at 1 300 88 7977 (open for 24 hours) to make the request. A new PIN will be delivered to the registered Malaysian address within fourteen (14) business days.

16. Why do I need a Malaysian mobile number and mailing address?

A Malaysian mobile number will enable you to check your Card Account Balance via SMS.

All correspondence from us will only be mailed to your Malaysian mailing address.

18. Does my Card have an expiry date?

Yes, it is stated on your Card.

19. What will happen if my Card is inactive?

Should your Card Account have zero balance for three (3) consecutive months, your Card will automatically be terminated.

20. Refund Policy (Product / Goods / Services)

If you are not 100% satisfied with your purchase, you can either return your order for a full refund or exchange it for something else. You can return or exchange your purchase for up to 30 days from the purchase date. Returned or exchanged products must be in the condition you received them and in the original box and/or packaging. The purchased price must be similar to the original products price less shipping and handling and less bank charges.

21. Refund Policy (Services / Info)

If you are not 100% satisfied with your purchase, within 30 days from the purchase date, we will fully refund the cost of your order less shipping and handling and less bank charges (if any).

22. Where can I get further information?

If you have any enquiries, please contact us at:

✉ Address	:	**ME12PAY DIGITAL COM SDN. BHD.** Unit 03-02, Tower 3, UOA Business Park, No. 1, Jalan Pengaturcara U1/51A, Seksyen U1, 40150 Shah Alam, Selangor, Malaysia.
📞 Telephone	:	**ME12PAY Call Centre** 1 300 88 7977 (open for 24 hours)
🖨 Fax number	:	+6 03 5569 9877
✉ Email	:	info@me12pay.com
🖥 Website	:	https://me12pay.com

Card Application

1. How do I apply for the Card?

When you open an ME12PAY Card Account online, we offer you the option to own a physical ME12PAY MASTERCARD/VISA Card for in-store purchases at all domestic and worldwide MASTERCARD and VISA merchants. You can only own one (1) ME12PAY Card Account at any point in time, but you can have more than one ME12PAY MASTERCARD/VISA Card, supplementary MASTERCARD and VISA or other ME12PAY co-branded Card with various retail segment.

2. How do I pay the joining fee?

Payment of the joining fee can be paid upon your login at our website (https://me12pay.com). Latest details of the current designated channels and/or reload centres can be found under the 'RELOAD' tab.

3. What are the key requirements to apply for the Card?

1. Applicants must be at minimum 18 years of age.
2. Applicants must provide their valid residential and mailing address in Malaysia (P.O. Box is not accepted). For non-Malaysian, applicants must provide their valid residential address in alphabet-numeric characters.
3. Applicants must submit a valid copy of a government issued identification document (NRIC, Passport, etc.).

Card Reload

1. Why do I need to load the Card?

This is a prepaid card and it works like any prepaid cards (e.g. Touch-n-Go cards and mobile pre-paid cards), you must first load the funds in your card before use. Once funds are loaded, you can use it at any location that displays the Visa logo worldwide.

2. How much can I reload into the Card Account?

The amount depends on the designated channels you choose to reload:

Reload Channels	Amount
Me12Pay Programs Card Reload Agent	Any amount
e-Pay accepting merchants (subject to merchants' acceptance)	RM30.00 – RM500.00 per reload
Financial Process Exchange (FPX)	Any amount
CIMB Bank Berhad	
CIMB Clicks & ATMs	Minimum of RM1.00
Cash Deposit Machines (CDMs) – notes only	Minimum of RM10.00

3. When will my reloaded funds be reflected into my Card Account?

Medium	Channel	Reload Effect
E-PAY	E-PAY outlets	After 15 minutes
CIMB	CIMB Clicks	The next day. Reloads done during weekends and/or Public Holidays will be made available on the next business day
	ATMs/CDMs	
FPX	FPX	After 15 minutes

4. How do I reload my Card using CIMB Clicks?

To use this payment method, you must have a savings or current account with CIMB Bank. You will be charged RM0.50 per successful transaction.

1. Login at www.cimbclicks.com.my
2. Select "Pay Bills" and Bank Account Number to transfer funds from
3. Under CIMB Clicks line, select 'MAA Cards – Card Reload'
4. Key in relevant details
5. Click 'Proceed to Payment'
6. Key in TAC (Transaction Authorisation Code)
7. Print out acknowledgement page with details of the complete transaction.

5. How do I reload my Card using the ATM at CIMB?

To use this payment method, you must have an ATM card with CIMB Bank that is linked to your savings or current bank account(s). You will be charged RM1.00 per successful transaction.

1. Insert your ATM card and enter your ATM PIN number

2. In the menu, select "Others" and choose "Bill Payment" followed by "Open Bill Payment"

3. Key in '022' for MAA Cards

4. Key in your Card number and hand phone number

5. Key in your amount and select the account you wish to make payment from

6. You will then see the confirmation screen. Please follow the instructions and your reload will be confirmed.

7. For more convenient subsequent reloads, please save the bill under your "Registered Bills" list and the next time you reload, you can select "Registered Bills" instead of "Open Payment". You will no longer need to key in your Card number as the system will recognise it as a Registered Bill payment.

6. How do I reload my Card using CDM at CIMB?

You will be charged RM1.00 per successful transaction.

Reload via CDM WITH CIMB's ATM card

Please follow these steps:

1. Insert your ATM card and select your preferred language. If you do not have your ATM card, press any key or touch the screen to proceed

2. In the menu, please select Type of Transaction and select "Bill Payment". Choose "Open Bill Payment"

3. Key in '022' for MAA Cards

4. Key in your Card number and hand phone number

5. Confirm your details and "insert cash" screen will be presented

6. You will then see the confirmation screen

7. Please insert cash and press "Accept" when the confirmation screen is presented

8. Please follow instructions and reload will be confirmed

9. For more convenient subsequent reloads, please register your MAA VISA Prepaid Card under "Preferred Bills" list and the next time you reload, you can select "Preferred Bills" instead of "Open Bill Payment". You no longer need to key in your Card number as the system will recognise it as a Registered Bill payment

Reload via CDM WITHOUT CIMB's ATM card

Please follow these steps:

1. Please **DO NOT** insert your Card into the machine

2. Please press any key on the CDM or touch the screen to proceed

3. Select your language

4. Choose "**BILL PAYMENT**" option

5. Please key in "**022**" (MAA Cards)

6. Enter your **16-digit card number**

7. Enter your mobile number (twice)

8. View to confirm the details on the screen

9. Insert your cash into the slot

10. Confirm the number of notes and value deposited

11. Keep the confirmation slip for your record.

7. How do I reload my Card via ePay?

*The reload amount will be available within 20 minutes *You will be charged RM2.00 per successful transaction.*

1. Go to selected e-pay outlets. These outlets are usually found at major convenience stores, retail outlets, pharmacies, petrol stations, electronic chain stores and independent retailers.

2. Provide Card number and request your reload amount.

3. The retailer will verify your Card by swiping it in the E-Pay terminal and load the requested amount.

For a complete listing of ePay merchant enabled to the Card's reload, please visit www.e-pay.com.my/locator.

8. How do I reload my Card using FPX online banking transfer?

Your reloaded amount will be available in your Card Account within 20 minutes. You will be charged up to RM0.70 per successful transaction by your bank. You must have a bank account and its online access facility with any one of the following banks.

1. Maybank
2. RHB
3. Hong Leong Bank
4. Public Bank
5. Bank Islam
6. UOB
7. AmBank
8. CIMB Bank
9. Affin Bank
10. Alliance Bank
11. Bank Rakyat
12. Muamalat

a) Login at https://me12pay.com
b) Select "Reload Card"

c) Select FPX
d) Enter your Reload amount
e) Re-confirm the reload amount
f) You will be transferred to the FPX clearing system platform
g) Select your bank and complete the verification process
h) **IMPORTANT**: To ensure funds are reflected in your card account soonest, kindly ensure you wait then click the '**Click Here to Complete Your Transaction**' button on the FPX screen.

ME12PAY Card Balance Account

1. What is this product about?

ME12PAY Card Balance Account is an account that you can open online, anytime and anywhere without going into a physical office, giving you immediate usage of the account. Once you have loaded funds into the account, it immediately allows you to send and receive money by keying in your friend's ME12PAY Card Balance Account number, transfer funds to his/her Bank account, perform online and in-store purchases, pay bills, reload your mobile prepaid credit, remittances and more.

2. Why sign up for ME12PAY Card Balance Account?

- Store your cards in one convenient and secure place.
- Pay faster and more securely at some of your favourite online stores.
- Easy, convenient payments on the move
- Buy airtime, SMS bundles, data bundles and pre-paid electricity for yourself and your loved ones.
- Load cash safely to spend online with your ME12PAY Card Balance Account. No need to have a credit card!

3. How does it work?

It's simple: download the ME12PAY application from Google Play Store or Apple App Store, register for ME12PAY Card Balance Account, add a ME12PAY MASTERCARD/VISA Card or top up your ME12PAY Card Balance Account; and then use it for the following:

- Mobile Top-Up
- Online purchase of goods & services
- In-store purchases with ME12PAY MASTERCAD and VISA Card at all domestic and worldwide MASTERCARD and VISA accepting merchants.
- Payment using ME12PAY Card Balance QR Code on ME12PAY Card partner merchants' terminal.

4. Can I use ME12PAY Card Balance Account to make mobile Top-Up / online purchases outside Malaysia, example in Singapore?

Yes, all mobile top-up / online purchase can be performed anywhere regardless of country.

5. Is it compulsory to provide IC or copy of passport during sign up?

Yes, an IC or passport image is required in registration process to verify your identity. A clear and legible copy of IC (for Malaysian) or valid passport (Non-Malaysian) is required for your application process.

Example of IC (Malaysian):

Example of Passport (Non-Malaysian):

ME12PAY may also request for any other official documents bearing the photograph of the customer or beneficial owner, provided the authenticity of the documents can be verified. In addition, additional documents such as bank statements, utility bills, telco bills, etc may be requested for verification.

6. Can I have a supplementary ME12PAY Card Balance Account?

No. At any point of time, User can only maintain / operate one (1) ME12PAY Card Balance Account.

7. On what platform is the ME12PAY Card Wallet

app available?

The Me12Pay Card Wallet app is available on:

- Google Play Store for Android phones running Android 4.0 and above.
- Apple App Store for iPhones running iOS 7.0 and above.

8. Is there a limit to the amount of money I can top up on my ME12PAY Card Balance Account?

Yes. You are allowed to add money to your ME12PAY Card Balance Account and to add money to your ME12PAY MASTERCARD/VISA up to maximum wallet limit of RM10,000 each at any time.

9. As User of ME12PAY Card Balance Account, what should I do if my phone register for the ME12PAY Card Wallet App Service is lost/stolen?

You may temporarily suspend your Me12PAY Card Balance Account through our Customer Service representatives at 1 300 88 7977 (open for 24 hours)

10. What if I forgotten my Security PIN?

You may reset your Security PIN through the ME12PAY Card Wallet "Unable to Login?" link. Please contact our Call Centre representatives at 1-300-88-7977 (open for 24 hours).

11. Is there a limit to the transactions I can make?

The maximum daily combined retail and cash transaction limit is RM10,000.

Cancellation

1. How do I cancel my Card?

You may cancel your Card via the following options:

- A notice in writing to ME12PAY DIGITAL SDN BHD,

  Unit 03-02, Tower 3, UOA Business Park,
  No. 1, Jalan Pengaturcara U1/51A,
  Seksyen U1, 40150 Shah Alam,
  Selangor, Malaysia; or

- Email notification at info@me12pay.com; or

- Call Me12Pay Call Centre 1 300 88 7977 (open for 24 hours)

(Cancellation requests made via email or call centre must be followed with an instruction in writing).

Upon cancellation request, we will terminate the Card and the Card Account balance will be refunded to you (after deduction of applicable fees and charges) within fourteen (14) business days from the date of request.

2. What happens to my balance if I cancel my Card?

Once your Card has been cancelled, we will refund the balance (after deduction of applicable fees and charges) as of the date of cancellation to you via cheque or any other means that we may make available from time to time. Note that you are still liable for all transactions that have been made with your Card prior to its termination date.

For foreigners not based in Malaysia or who will be returning to their home country, we will perform an international transfer to your home country's bank account. Transfer Fees are chargeable and will be deducted from your Card Account (subject to total funds availability). Our Call Centre Agent will contact you to advise on the Transfer Fee to obtain your consent before remitting.

Replacement

1. Can ME12PAY deliver my replacement Card to an address other than my mailing address?

No, your replacement Card will only be delivered to the registered Malaysia mailing address that you have provided with us.

2. My Card no longer works. I think it is damaged. Can request for a replacement Card?

Yes, to request for a replacement Card, please call our ME12PAY Call Centre at 1 300 88 7977 (24 hours). A Replacement Card fee applies.

Online Shopping Transaction

1. What is One Time PIN (OTP)?

One-Time PIN (OTP) is a numeric code that is only valid for a single transaction when you perform online transactions. The OTP will be sent via SMS to your Malaysian registered mobile phone number with us. This OTP is mandatory to enable you to complete and validate your online purchase.

2. What is online shopping transaction with One-Time PIN (OTP) security feature?

The One-Time PIN (OTP) is an online authentication service provided by ME12PAY to give you added security feature and peace of mind when conducting online transaction at the 3D secured participating merchants' website using your Card.

3. How does online transaction with OTP security feature works?

It simplifies online shopping because you no longer have to memorise an online PIN. Instead, the OTP will be sent to your registered mobile phone number.

Step 1:
Please ensure that your latest mobile phone number is registered with us. Otherwise, kindly contact us at 1 300 88 7977 (24 hours) on weekdays excluding public holidays)

Step 2:
When shopping online, enter your Card's particulars at the merchant's website

Step 3:
You will be automatically redirected to Me12Pay Programs Card' authentication page. An OTP will be sent via SMS to your registered mobile phone number.

Step 4:
Enter the OTP at Me12Pay Programs Card's authentication page. Click "OK" to complete the authentication process

6. Do I need to pay for the OTP I received on my SMS?

There are no charges imposed for every OTP-SMS received.

7. How do I register my mobile phone number to receive OTP?

You need to register your mobile phone number during your Card application process since mobile phone number is a compulsory or mandatory data to be registered during the Card application process. The registered mobile phone number is important as this particular will be captured for the OTP to be sent to you. Should you want to change your personal data including your registered mobile phone number, you need to contact us at 1 300 88 7977 (open for 24 hours).

8. How do I request for OTP?

You do not need to request for OTP. When you are shopping online, an OTP will be sent to your registered mobile phone number automatically and you will be asked to enter the OTP at Me12Pay's authentication page. Then, click "OK" to complete the authentication process.

9. If I did not receive my OTP within 1 minute, what should I do?

If you did not receive your OTP within 1 minute, you can request again for another OTP by clicking on the "Resend One-Time PIN" button. However, you can only request for a maximum of 3 times for each transaction. To continue, please click on the "Cancel" button to close the window and start with a new online transaction.

10. What happens if I have entered an invalid OTP up to 3 times?

A web message will pop up to inform that your Card is blocked from making further online transaction due to maximum number of failed attempts. Please contact us at 1 300 88 7977 (open for 24 hours) to enable this service.

11. Would I be able to know whether my mobile phone number has been updated correctly?

Your registered mobile phone number will be displayed at Me12Pay's authentication page as "A One-Time PIN has been sent to your mobile number 6012-****888…." If the number displayed on the screen is different, please contact us at 1 300 88 7977 (open for 24 hours) to update your mobile phone number.

12. Would I be able to continue shopping online after my mobile phone number has been updated successfully?

Yes. Once your mobile phone number is successfully updated, OTP will be automatically sent to your new mobile phone number when you make your online purchases.

Pin & Pay Transaction

1. What is a PIN & PAY Transaction?

PIN & PAY aimed at preventing fraud and unauthorised usage of your lost/stolen cards. You are required to enter your 6-digit PIN to authorise payments at point-of-sales terminals instead of signing the sales receipt. This is why you must always keep your PIN secret. These features are mandated by Bank Negara Malaysia.

2. Why do I need a PIN?

You need a PIN for cash withdrawal at MASTERCARD, VISA or PLUS enabled ATMs worldwide and to complete a purchase at a point-of-sales terminal at the request of the merchant.

3. How will I know when to use my PIN or my signature?

The merchant's sales assistant will prompt you to enter your PIN, if need be. Remember to NEVER to reveal your PIN to anybody regardless of who they may be.

4. What happens if I use my new PIN Card at a terminal not supporting PIN?

In this case, the terminal will process your new PIN Card without prompting for PIN and your signature will be needed for verification.

5. Do I need to use my PIN for online purchases, telephone and/or mail orders?

No. As you do not currently confirm these purchases with a signature, you do not need to use your PIN as confirmation.

6. What happens if I enter the wrong PIN?

You will have three (3) consecutive attempts to enter the PIN correctly. Upon failing all three (3) attempts, your card will be blocked. Please contact us at 1 300 88 7977 (open for 24 hours) to unblock your card.

7. What should I do if I forget my PIN?

Call us at 1 300 88 7977 (open for 24 hours). A new PIN will be mailed to your last known address in Malaysia within 14 (fourteen) business days.

8. Can I change my PIN?

You can select a PIN for your Card by either logging into your online account or call us at 1 300 88 7977 (open for 24 hours). If you think that your PIN has been compromised at any point of time, please call us at 1 300 88 7977 (open for 24 hours).

9. Do I need to enter a PIN whenever I use my Card in Malaysia?

No, not all transactions at point-of-sales terminals will require PIN:

- Low-value contactless transactions do not require PIN;

- Transactions performed at terminal not yet supporting PIN will still use signatures.

11. Will I be able to use my card outside of Malaysia?

Yes. However, PIN requirements vary between countries. Rather than entering your PIN, your signature may be required instead.

Other Avenues to Resolve Disputes

If you are not satisfied with the outcome of your complaint or how it was handled, you may refer the matter to either of the following bodies:

1. BNMLINK – a complaint resolution arm of Bank Negara Malaysia.

Call BNMTELELINK at 1-300-88-5465 (LINK) (toll free number); or
E-mail to bnmtelelink@bnm.gov.my

Laman Informasi Nasihat dan Khidmat (LINK)
Tingkat Bawah, Blok D
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur

Fax: 03-2174 1515
Website: http://www.bnm.gov.my/bnmlink

2. Ombudsman for Financial Services (formerly known as Financial Mediation Bureau) – an independent body set up to help settle disputes between financial service providers who are its member and the public.

Call Ombudsman for Financial Services at 03-2272 2811; or
E-mail to enquiry@ofs.org.my

Ombudsman Financial Services
Menara Takaful Malaysia
No.4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

Fax: 03-2272 1577
Website: http://www.ofs.org.my