

## Paydibs Neo – Terms and Conditions

These Terms and Conditions ("Terms") govern your subscription and usage of the Paydibs NEO ("Neo", or "Device") provided by Paydibs Sdn Bhd ("Paydibs", "we", "our", or "us"). By subscribing to and/or using the Soundbox, you agree to be bound by these Terms.

---

### 1. Eligibility and Subscription

1.1 Paydibs NEO is available to registered merchants approved by Paydibs.

1.2 All fees and charges incurred for the subscription to Paydibs NEO will be clearly communicated at the point of sign-up.

1.3 Paydibs reserves the right to approve or reject applications at its sole discretion.

### 2. Device Usage

2.1 The device must be used exclusively for accepting payments through Paydibs' supported methods, including:

- QR payments (e.g. DuitNow QR or other eWallets QR)
- Card payments (Visa, Mastercard, MyDebit)
- BNPL (Buy Now, Pay Later) schemes enabled by Paydibs

2.2 The device is a certified payment terminal compliant with PCI PTS and EMV security standards, ensuring safe and secure transaction processing.

2.3 The Soundbox supports contactless, chip & PIN, and QR code transactions with voice confirmation, color screens, and long battery life for convenience.

### 3. Connectivity Requirements

3.1 A stable internet connection via WiFi or SIM card (data-enabled) is required for the device to function.

3.2 Merchants are responsible for ensuring continuous network connectivity at their premises for smooth transaction processes.

3.3 Merchants who opt for a SIM card subscription plan will incur additional charges, which will be communicated clearly upon sign-up.

## 4. POS Integration

4.1 Paydibs NEO can operate standalone or be integrated with existing POS systems. POS integration support is subject to compatibility and provided on a best-effort basis.

4.2 Paydibs will assist merchants with basic setup and integration where feasible.

## 5. Care, Maintenance & Replacement

5.1 Paydibs NEO is sold as a one-time purchase and becomes the property of the merchant upon full payment.

5.2 Merchants are responsible for handling the device with reasonable care. In the event of damage, loss, or theft due to misuse or negligence, repair or replacement costs will be borne by the merchant.

5.3 Paydibs will provide troubleshooting support and, where necessary, offer repair or replacement options.

## 6. Termination & Returns

6.1 Merchants may terminate the subscription by providing at least 30 days' written notice to Paydibs.

6.2 Upon termination, the device must be returned in good working condition. Failure to return the device may result in penalty charges.

6.3 Paydibs reserves the right to terminate or suspend service if the device is misused, payments are inactive over a prolonged period, or the merchant violates these Terms.

## 7. Fees and Charges

7.1 Paydibs NEO is offered as a one-time purchase. Details of the purchase price and any applicable transaction charges (MDR) will be outlined in the merchant onboarding agreement.

7.2 Merchants who opt for an annual SIM card subscription plan will be subject to additional charges, which will be communicated at the point of subscription.

7.3 Paydibs reserves the right to revise the fee or applicable charges with a minimum of **30 days' prior written notice**.

## **8. Liability and Indemnity**

8.1 Paydibs shall not be liable for any losses arising from misuse, unauthorized access, or merchant-side network issues.

8.2 The merchant agrees to indemnify Paydibs from any claims, liabilities, or damages resulting from their misuse of the Soundbox or non-compliance with these Terms.

## **9. General**

9.1 Paydibs may update these Terms from time to time. Any significant changes will be communicated to merchants in writing or via email.

9.2 Use of the Paydibs NEO following such updates constitutes acceptance of the revised Terms.

9.3 These Terms are governed by the laws of Malaysia.