

Biller Refund Policy

Last updated: 30 June 2026

This Refund Policy explains when purchases made through the **Biller** mobile app are refundable, when they are not, and how we put things right if a transaction goes wrong. It forms part of, and should be read together with, the Biller Terms and Conditions and the Biller Privacy Policy. A Bahasa Malaysia version of this Refund Policy is available at <https://biller.my/legal/refund-bm>; if there is any inconsistency between the two versions, the version more favourable to you as a consumer applies to that inconsistency.

The Biller app is operated by **Kira Labs Sdn Bhd (Company No. 202601017340)**, a company incorporated in Malaysia and trading as "**Biller**", with its registered address at **7-2, Plaza Danau 2, Jalan 2/109F, Taman Danau Desa, 58100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur, Malaysia** ("Biller", "we", "us" or "our"). Biller is the merchant of record for purchases made through the app.

Through the app you can buy **digital, instant-delivery products only**: (1) prepaid mobile airtime and data top-ups for Malaysian telcos (Celcom / CelcomDigi, Digi, Maxis / Hotlink, U Mobile, redONE, onexox); and (2) bill payments to utilities and similar billers. There are no physical goods and nothing is shipped.

1. Your statutory rights come first

This Refund Policy is read subject to the **Consumer Protection Act 1999** and other applicable Malaysian law. Nothing in this Refund Policy limits, excludes or modifies any right or guarantee that the law says cannot be excluded against a consumer. Where any term conflicts with such a right or guarantee, the law prevails and the term is read down or severed only to the extent of the conflict; the rest of this Refund Policy continues to apply.

The remedies we describe below are **in addition to** your statutory rights as a consumer. They are not a substitute for, and do not cap or replace, any remedy the law gives you.

2. Headline rule: delivered top-ups and bill payments

are non-refundable

The products sold through Biller are delivered instantly and electronically, with no physical shipment.

Once a top-up or bill payment has been successfully delivered, it is final and non-refundable. We do not offer change-of-mind refunds, because the product is delivered to you near-instantly (typically within seconds, subject to telco and biller processing) and Malaysian law provides no statutory cooling-off period for this type of transaction.

This headline rule does not apply to a transaction that **fails, is not delivered, or is delivered incorrectly due to an error on our part or in our systems.** Those situations are covered in Section 3, and your non-excludable statutory rights in Section 1 continue to apply in every case.

3. Failed, undelivered or system-caused incorrect transactions (24-hour resolution target)

If a transaction **fails, is not delivered, or is delivered incorrectly because of an error on our part or in our systems,** we will make it right. We will either:

- **re-deliver** the correct product to the intended mobile number or biller account; or
- **refund** you in full to your original payment source.

Where the failure is of a substantial character, or cannot be remedied within a reasonable time, you may choose the full refund rather than re-delivery. We aim to resolve such cases within a **24-hour resolution target**, measured from the time we confirm the issue. This 24-hour target is a service commitment we make to you. It is **not** the limit of what you are entitled to, and it is **not** your only remedy: your rights and guarantees under the Consumer Protection Act 1999 continue to apply regardless of this target.

Examples of situations covered by this section include:

- you were charged but the top-up or bill payment did not complete;
- the wrong denomination or wrong product was delivered because of a system or processing error on our side;
- the payment was taken twice for a single confirmed order due to a system error.

If a transaction is still being processed, please allow it to complete before reporting a problem. If you are charged but do not receive a confirmation, contact us using Section 5 and we will investigate.

4. What is not covered

Subject always to your non-excludable statutory rights (Section 1), the following are **not** eligible for a refund or free re-delivery, because they do not result from an error on our part or in our systems:

- **Incorrect details you entered and confirmed.** If you enter a **wrong mobile number** or a **wrong biller account reference**, the top-up or bill payment is delivered to the number or account you submitted. Because delivery is instant and irreversible, we are generally unable to recover or reverse it. Before you pay, your cart shows each item you have added (the target mobile number or biller reference, the product and the amount) and you can remove any item you do not want. Please check these details carefully, as you are responsible for the accuracy of what you submit.
- **Wrong product, denomination or biller selected and confirmed by you**, where the order was delivered as you submitted it.
- **A change of mind** after a product has been successfully delivered.
- Issues caused by **incorrect information held by a third party** that we could not reasonably have known or controlled, where the payment was nonetheless successfully applied as you instructed. Where a bill payment cannot be applied at all (for example, because the account you entered is closed or no longer active at the biller) and the value is not consumed, that is treated as a failed or undelivered transaction under Section 3 and refunded in full.

If you realise immediately that you have made a mistake, contact us straight away using Section 5. We cannot guarantee recovery once a product has been delivered, but we will tell you honestly what, if anything, can be done.

Nothing in this section excludes, restricts or modifies any guarantee or remedy the Consumer Protection Act 1999 gives you that cannot be excluded; where such a right applies, it prevails over this section. In particular, if the supply itself was not carried out with reasonable care and skill, or otherwise breaches a statutory guarantee, your rights under

Section 1 continue to apply even where the situation would otherwise fall within the categories listed above. The statements above about a transaction being "instant and irreversible" describe a practical limitation on whether a delivered product can be recovered; they are not a contractual exclusion of our liability.

5. How to report a problem

If you believe a transaction has failed, was not delivered, or was delivered incorrectly, please contact us as soon as possible:

- **Email:** support@biller.my
- **Phone:** +60172208661

To help us resolve your case quickly, please provide:

- the **transaction / order reference** shown on your on-screen confirmation or receipt;
- the **date and time** of the transaction;
- the **mobile number or biller account reference** involved (we may ask you to confirm only the last few digits);
- the **product and amount** you purchased and the **total** you paid;
- the **e-wallet** you paid with (Touch 'n Go eWallet, GrabPay or ShopeePay) and any payment reference; and
- a short description of what went wrong, with a **screenshot or your e-wallet transaction record** as evidence where available.

We will acknowledge your report and keep you updated while we investigate. We may need to verify the transaction against our records and, where relevant, with the telco, biller, e-wallet provider or payment gateway before we resolve it.

6. Refund method and timeline

Where a refund is due under Section 3 (or under your statutory rights):

- the refund will be made **back to your original payment source**, that is, the e-wallet you used to pay (Touch 'n Go eWallet, GrabPay or ShopeePay);
- the refund will be for the **full amount you paid for the affected transaction**;
- we aim to **initiate** the refund within our **24-hour resolution target** from the time we

confirm the issue; and

- once initiated, the time for the refunded amount to appear in your e-wallet depends on your e-wallet provider and is outside our control.

If a refund cannot be made to your original payment source (for example, the e-wallet is no longer available to you), we will agree an alternative refund method with you so that you still receive the amount due. Apart from such cases, we do not make refunds in cash or to any account or instrument other than your original payment source.

7. Price and tax

The price you confirm at checkout is the **total amount payable in Ringgit Malaysia** to us. We do not add any service tax to that price, and no separate service tax line is added to your total. For prepaid top-ups, the relevant telco may itself apply service tax at network level on reloads to numbers registered to non-Malaysian citizens (reloads to Malaysian citizens are exempt); where it applies, that tax is deducted by the telco from the credit delivered and is not charged, collected or retained by us. If service tax ever becomes chargeable by us in the future, the amount payable shown at checkout will reflect it, and this policy will be updated accordingly. Where a transaction is refunded under this policy, the refund covers the full amount you actually paid for that transaction.

8. Distributor points (registered distributors / dealers only)

This section applies **only** to registered distributors and dealers who hold a Biller account with a closed-loop points facility. It does **not** apply to guest purchases, which are covered by the sections above. The full terms governing the points facility are set out in the separate **Distributor / Dealer Agreement**.

Points are a **closed-loop prepaid purchasing facility**: a prepaid right to acquire the in-app products supplied by Biller. Points are funded by the distributor's own bank transfer at 1:1 (RM1 = 1 point) and may be used **only** to purchase products supplied by Biller / Kira Labs Sdn Bhd (the issuer) within the app.

Points are:

- **non-refundable** and non-cancellable once funded;
- **non-cashable** and **non-withdrawable**: Biller does not exchange Points for cash or pay them out to any bank account, e-wallet or other instrument, and Biller operates no cash-out of Points;
- **transferable only within the closed distributor network**: a distributor may allocate Points to its own vetted downline dealers within the closed loop so those dealers can buy in-app products, but Points cannot be transferred, sold or gifted to anyone outside that network or to the general public and remain non-cashable in every case (any commercial settlement between a distributor and its dealers takes place between those parties offline and outside the app); and
- redeemable **only** for Biller's own in-app products, that is, payment is made only to the issuer and to no third party.

Because of this design, the points facility is a single-purpose, closed-loop arrangement: the 1:1 top-up buys a closed-loop usage right that is non-cashable and non-refundable, not a stored monetary balance repayable in money, and no interest accrues on it. The precise legal and regulatory characterisation of the facility, including its position under the Financial Services Act 2013 and related instruments, is addressed and confirmed in the Distributor / Dealer Agreement and is outside this consumer-facing policy.

This does not affect the **failed / undelivered / system-caused incorrect** remedy described in Section 3 as it applies within the reseller network: if a dealer's confirmed order paid with points fails, is not delivered, or is delivered incorrectly due to an error on our part or in our systems, we will re-deliver the correct product or restore the points used. **For points purchases, the only remedy is re-delivery of the correct product or restoration of the points used; points are never refunded, paid out or converted to money.** Restoring or re-crediting points to your account following a failed or incorrect redemption (which may appear in your transaction history as "Points refunded") is a return of the closed-loop usage right only. It is not a cash refund and does not make points cashable, withdrawable or transferable.

As a business-to-business arrangement between Biller and vetted resellers, the consumer-guarantee regime of the Consumer Protection Act 1999 largely does not apply as between businesses; the Distributor / Dealer Agreement governs.

9. If we cannot resolve your complaint

Please contact us first using the details in Section 5, and we will do our best to resolve your complaint.

If your complaint remains unresolved, eligible consumers may bring a claim to the **Tribunal for Consumer Claims Malaysia (TTPM)** for claims up to RM50,000, or otherwise to the **courts of Malaysia**. Nothing in this Refund Policy excludes or restricts the jurisdiction of the Tribunal or the courts.

This Refund Policy is governed by the **laws of Malaysia**.

10. Contact us

Kira Labs Sdn Bhd (Company No. 202601017340), trading as **Biller**

Registered address: 7-2, Plaza Danau 2, Jalan 2/109F, Taman Danau Desa, 58100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur, Malaysia

Email: support@biller.my

Phone: +60172208661

For questions about how we handle your personal data, please see our Privacy Policy or contact our Data Protection Officer at dpo@biller.my.