

# Biller Terms and Conditions

Last updated: 30 June 2026

These Terms and Conditions ("**Terms**") govern your access to and use of the Biller mobile application (the "**App**") and the services provided through it. Please read these Terms carefully before using the App. By reviewing your order at checkout, completing the affirmative acceptance step described in Section 6 and initiating payment, you agree to these Terms and to the Refund Policy referred to in them.

These Terms are read subject to Malaysian law. Where any term in these Terms conflicts with a right or guarantee that the law says cannot be excluded against a consumer, the law prevails, that term is read down or severed to the extent of the conflict, and the rest of these Terms continue to apply. See Section 12 for the full statutory-rights savings clause.

## 1. Who We Are and How to Reach Us

**1.1 Operating entity / merchant of record.** The App and the services offered through it are provided by **Kira Labs Sdn Bhd**, a private limited company incorporated in Malaysia, trading as "**Biller**".

- Company registration number (SSM): 202601017340 (1679437-P)
- Registered/business address: 7-2, Plaza Danau 2, Jalan 2/109F, Taman Danau Desa, 58100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur, Malaysia
- Support email: support@biller.my
- Support telephone: +60172208661

Kira Labs Sdn Bhd is the supplier and merchant of record for every order placed through the App, including all telco reloads and bill payments. References in these Terms to "**we**", "**us**", "**our**" or "**Biller**" mean Kira Labs Sdn Bhd trading as Biller.

**1.2 Contact for these Terms.** If you have any questions about these Terms or about an order, please contact us using the support email or telephone above. Matters concerning your personal data are dealt with under our Privacy Policy (Section 16), including the contact details of our Data Protection Officer.

## 2. Definitions

In these Terms, unless the context requires otherwise:

- **"App"** means the Biller mobile application for Android and iOS, and all services made available through it.
- **"Biller account reference"** means the account number, reference or identifier you provide so that a bill payment can be applied to the correct utility or biller account.
- **"Bill payment"** means a payment we process on your instruction to a supported utility or other biller.
- **"CPA 1999"** means the Consumer Protection Act 1999 of Malaysia.
- **"Distributor"** or **"Dealer"** means a vetted business reseller that holds a registered reseller account (a Distributor, or a Dealer in a Distributor's downline) as described in Section 5.2 and the Distributor/Dealer Agreement.
- **"Guest"** means a person who buys a Product through the App without creating an account, as described in Section 5.1.
- **"MSISDN"** means the prepaid mobile number you provide as the destination for a top-up.
- **"Points"** means units of value in the closed-loop Points facility described in Section 8, available only to registered Distributors and Dealers.
- **"Product"** means a digital, instant-delivery product offered through the App, namely a prepaid mobile airtime/data top-up or a bill payment, as described in Section 3.
- **"Refund Policy"** means our Refund Policy, which forms part of these Terms and is incorporated by reference (see Section 11).
- **"Top-up"** means a prepaid mobile airtime or data reload delivered to an MSISDN.
- **"You"** or **"your"** means the Guest, Distributor or Dealer using the App.

## 3. Scope of the Service

**3.1 Digital, instant-delivery products only.** The App lets you buy digital products that are delivered instantly and electronically. There are no physical goods and no shipment of any kind.

The Products are:

(a) **prepaid mobile airtime and data top-ups** for supported Malaysian telcos (Celcom / CelcomDigi, Digi, Maxis / Hotlink, U Mobile, redONE, onexox); and

(b) **bill payments** for supported utilities and other billers.

**3.2 Nature of the service.** Top-ups and bill payments are a supply of services (the supply of telecommunications/airtime value and a payment-processing service). They are delivered electronically with no tangible medium and no physical delivery.

**3.3 Reseller status.** Biller is a reseller/aggregator. We are not a licensed telecommunications provider, mobile virtual network operator or licensee under the Communications and Multimedia Act 1998, and we do not hold ourselves out as one. Network-operator matters such as network coverage, quality of service, mobile number portability and directory services remain the responsibility of the relevant licensed telcos and are not provided or controlled by us.

**3.4 Availability.** The Products available, the supported telcos and billers, the denominations and the payment channels may change from time to time, and may depend on the availability of upstream telcos, billers and payment providers.

## 4. Eligibility and Age

**4.1 Age.** The App and the Products are intended for adults. By using the App you represent that you are at least 18 years old and have the legal capacity to enter into a binding contract under Malaysian law. We do not knowingly provide the Products to, or knowingly collect personal data from, anyone under 18. We do not operate a stored balance for Guests and ask only for the information needed to complete a purchase. If you are using the App on behalf of a business (for example as a Distributor), you represent that you are authorised to bind that business. How we handle children's data is addressed in our Privacy Policy (Section 16).

**4.2 Lawful use.** You must use the App only for lawful purposes and only for the Products described in Section 3.

## 5. Guest Checkout and Distributor Accounts

**5.1 Guests (consumers).** You can buy Products as a Guest without creating an account and without holding any stored balance with us. Each Guest purchase is a one-off transaction paid at checkout using a supported Malaysian e-wallet (see Section 7). We do not require you to register or log in to make a Guest purchase, and we collect only the information needed to

complete and support that purchase (see Section 16).

**5.2 Registered Distributors (business resellers).** Distributor accounts are available only to vetted business resellers and are subject to our onboarding, vetting and "know-your-customer" (KYC) requirements. A Distributor account gives access to a closed-loop Points facility funded by bank transfer, as described in Section 8. The Distributor relationship is a business-to-business relationship and is not a consumer transaction. The detailed terms governing Distributor accounts, the Points facility and any allocation of Points within a Distributor's own downline are set out in a separate Distributor/Dealer Agreement. In the event of any conflict between these Terms and that Distributor/Dealer Agreement in relation to a Distributor account, the Distributor/Dealer Agreement prevails.

**5.3 Account security (Distributors).** If you hold a Distributor account, you are responsible for keeping your login credentials confidential and for activity carried out through your account, except to the extent caused by us.

## 6. How an Order Is Placed and How a Contract Is Formed

**6.1 Reviewing and correcting your order.** Before you pay, the App shows you a dedicated review-and-confirm step so that you can check and correct your order, in line with the error-correction duty for online transactions under Malaysian consumer-protection law. This step is shown after your cart and before any payment is initiated, and it displays each load-bearing input, namely each target MSISDN or Biller account reference (shown so you can verify the destination), each denomination, the per-line price and the final total amount payable. You can review and remove any line before you confirm. You are responsible for checking these details and correcting any error before you confirm and pay (see Section 9.2 on the importance of entering the correct number/account).

**6.2 Explicit acceptance before payment.** Acceptance of these Terms and the Refund Policy happens by a positive act on the review-and-confirm step, immediately before payment is initiated. Depending on the App version, this is either:

(a) ticking an un-pre-ticked box stating that you have reviewed your order and accept the Terms and Conditions and the Refund Policy (with both linked and accessible from that screen),

which enables an otherwise-disabled payment button; or

(b) tapping a single "**Confirm and Pay RM[amount]**" button whose label and adjacent text state that tapping it confirms your cart and accepts the linked Terms and Conditions and Refund Policy. The amount shown is the final total payable for your order.

No box is pre-ticked, your acceptance is not inferred from merely browsing the App or from a footer link, and the Terms and the Refund Policy are reachable directly from the screen on which you confirm.

**6.3 When the contract is formed.** A binding contract between you and Biller for the Products in your cart is formed at the moment you complete the affirmative acceptance step in Section 6.2 and your payment (or, for Distributors, your authorised use of Points) is initiated, and is confirmed by the on-screen order acknowledgement described in Section 6.5. An electronic acceptance is not denied legal effect or enforceability merely because it is made electronically.

**6.4 Record of acceptance.** When you accept these Terms under Section 6.2, we record on our systems the fact that you confirmed your order and accepted these Terms and the Refund Policy, together with the language in which they were presented and the date and time of acceptance.

**6.5 Order acknowledgement and receipt.** On confirmation, we promptly show you an order acknowledgement and make a receipt available (and, where we hold contact details, deliver it to you). The receipt records: our identity (Kira Labs Sdn Bhd, trading as Biller) and SSM number, and our support contact; each Product and its destination, with the MSISDN/account reference masked (for example, showing only the last few digits); the per-line price and the total; the payment channel and reference; the order/transaction reference; and the date and time. The contract is formed on this confirmation.

## 7. Pricing and Currency

**7.1 Currency.** All prices are in Malaysian Ringgit (RM).

**7.2 Final price confirmed at checkout.** The price you are asked to confirm and pay on the review-and-confirm step is the final, all-in price for your order. While you are browsing, a price may be shown as an indication. The figure you confirm and pay at the review-and-confirm step

is fixed at that point and is the amount that will be charged; it is not subject to later upward variation by the telco or biller after you confirm. If a final price cannot be determined for an item, that item is not offered for confirmation at a provisional price.

**7.3 Service tax.** The price you confirm and pay is the total amount payable. No service tax is currently charged on your purchase, and no separate service-tax line is added to your total. If service tax becomes chargeable on these Products in future under Malaysian law, the total shown at checkout will reflect it and we will update these Terms accordingly.

**7.4 Truthful representations.** Any statement we make about price, savings, rebates, speed of delivery or safety is intended to be accurate and not misleading. Where the App shows a saving or rebate, it reflects the actual difference between a genuine reference price and the price you pay, and is not used to imply a saving against a price you would not otherwise pay.

## 8. Payment

**8.1 Guests: payment by e-wallet.** Guests pay for each order at checkout using a supported Malaysian e-wallet (Touch 'n Go eWallet, GrabPay or ShopeePay). Guests do not hold any stored balance with us. Telco reloads and bill payments are real-world services consumed outside the App and are paid through these external e-wallets; they are not paid through Apple In-App Purchase or Google Play Billing.

**8.2 Distributors and Dealers: closed-loop Points facility.** Registered Distributors and Dealers pay using a closed-loop Points facility. The following describes that facility at a high level; the detailed and governing terms are in the Distributor/Dealer Agreement (Section 5.2):

(a) **Issuer and use.** Points are issued by Kira Labs Sdn Bhd (trading as Biller) and can be used **only** to buy the in-app Products supplied by Biller. Use of Points is always a payment to Biller for Biller's own Products and to no other person.

(b) **Funding.** Points are funded by bank transfer at the rate of RM1 = 1 Point (1:1) into the Distributor's closed-loop account, in accordance with the Distributor/Dealer Agreement. The amount transferred is consideration for a closed-loop right to acquire in-app Products.

(c) **Closed-loop allocation within a Distributor's own downline.** A Distributor may allocate Points to its own vetted downline Dealers within the closed loop, so that those Dealers can use

the Points to buy in-app Products. Points so allocated remain within the closed loop, remain non-cashable, and remain usable only to buy in-app Products from Biller. Points are not transferable to, and may not be moved to, any person outside the Distributor's closed-loop downline or to the general public.

(d) **No consumer cash-out through the App.** Points are not redeemable by Biller for cash or any cash equivalent through the App, and Biller does not pay Points out to any bank account, e-wallet or other instrument. Any settlement of value as between a Distributor and its downline Dealers is a matter between those business parties and is governed by the Distributor/Dealer Agreement, not by these Terms.

(e) **Non-refundable.** Once funded, Points are non-refundable and non-cancellable as against Biller, subject always to the statutory rights preserved in Section 12 and to the failed/incorrect/undelivered-transaction remedy in Section 11, and subject to the Distributor/Dealer Agreement.

(f) **Nature of the facility.** The Points facility is intended to operate as a closed-loop, limited-purpose facility usable solely to purchase the in-app Products from Biller and to be allocated only within a Distributor's own vetted closed-loop downline. No interest accrues on Points. 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 these consumer Terms.

**8.3 Authorisation of payment provider charges.** When you pay by e-wallet, you authorise the relevant e-wallet provider to charge you the total shown on the review-and-confirm step for the order.

## 9. Delivery

**9.1 Instant electronic delivery.** Products are delivered instantly and electronically: a top-up is applied to the MSISDN you provide, and a bill payment is applied to the Biller account reference you provide. There is no physical shipment.

**9.2 Your responsibility for the destination.** You are responsible for entering the correct destination details, namely the correct MSISDN for a top-up and the correct Biller account reference for a bill payment. Because delivery is instant and, once delivered, generally

irreversible, a wrong digit in the MSISDN or an incorrect account reference may send value to the wrong destination. Please use the review-and-confirm step in Section 6.1 to confirm these details before you confirm and pay.

**9.3 If you enter correctly-formatted but unintended details.** Where a top-up or bill payment is successfully delivered to a valid destination that you entered (for example, a valid mobile number that is not the one you intended), the transaction has been completed as instructed and we may be unable to reverse or recover it. This does not affect your statutory rights under Section 12, or any remedy that applies where the failure or error was caused by us or our systems (Section 11).

**9.4 If delivery fails.** If a transaction fails, is not delivered, or is delivered incorrectly due to an error on our part or in our systems, the remedy in Section 11 and the Refund Policy applies.

## **10. Your Statutory Consumer Guarantees (Preserved)**

Nothing in these Terms limits or excludes the rights and guarantees you have as a consumer under the CPA 1999 and other Malaysian law, including the guarantees that services will be carried out with reasonable care and skill, will be fit for their purpose, and will be as described, and the right to a remedy where those guarantees are not met. These rights apply regardless of anything stated in these Terms, and any term that purports to exclude, restrict or modify them does not apply to that extent (see Section 12).

## **11. Failed, Incorrect or Undelivered Transactions and the 24-Hour Resolution Target**

**11.1 Successfully delivered Products.** Successfully delivered top-ups and bill payments are final and non-refundable, and we do not offer change-of-mind refunds, because the Product is delivered instantly and Malaysian law provides no statutory cooling-off period for this type of transaction.

**11.2 Statutory rights preserved.** The position in Section 11.1 does not limit or exclude your rights and guarantees under the CPA 1999, which apply regardless of anything stated here.

**11.3 Our remedy for failures and our errors.** If a transaction **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 refund you in full. We aim to do this within a **24-hour resolution target** measured from when we confirm the issue.

**11.4 The 24-hour target is a service commitment, not a cap.** The 24-hour resolution target is a service commitment by us. It is in addition to, and does not exclude, restrict or modify, your rights under the CPA 1999, and it is not your only remedy. The remedies in this Section and in the Refund Policy do not replace the statutory remedies available to you.

**11.5 Refund Policy.** Our full Refund Policy forms part of these Terms and is incorporated by reference. The Refund Policy explains how the matters in this Section work in practice. In the event of any inconsistency between this Section and the Refund Policy, the wording more favourable to you as a consumer applies.

## 12. Statutory-Rights Savings Clause

These Terms are read subject to the CPA 1999 and other Malaysian law. Where any term conflicts with a right or guarantee that the law says cannot be excluded against a consumer, that law prevails and the term is read down or severed to the extent of the conflict; the rest of these Terms continue to apply. We do not attempt to contract out of any provision of the CPA 1999, and nothing in these Terms misrepresents the existence, exclusion or effect of any condition, guarantee, right or remedy.

## 13. Acceptable Use, Anti-Fraud and Device Attestation

**13.1 Acceptable use.** You must not use the App:

- (a) to commit or facilitate fraud, money laundering or any other unlawful activity;
- (b) to top up or pay for accounts or numbers you are not entitled to use, or to transact using payment instruments you are not authorised to use;
- (c) to interfere with, probe, reverse-engineer, tamper with, circumvent or attempt to bypass the security, attestation or anti-fraud controls of the App;
- (d) using automated means, bots or scripts to place orders or abuse promotions; or

(e) in any way that breaches these Terms or Malaysian law.

**13.2 Anti-fraud and device attestation.** To protect you, other users and our service, we collect and process device, integrity and anti-fraud signals (including device attestation tokens such as Google Play Integrity tokens on Android and App Attest assertions on iOS, and similar signals) when you transact. These are used to detect and prevent fraud and abuse and to verify the integrity of the device and request. Their collection and use are described in our Privacy Policy (Section 16).

**13.3 Declining or holding transactions.** We may decline, delay or hold a transaction where we reasonably suspect fraud, abuse, a security or attestation failure, or a breach of these Terms, or where required by law. Where we do so in respect of a payment you have made and the Product is not delivered, the remedy in Section 11 applies.

**13.4 Suspension and termination (Distributors).** For Distributor accounts, we may suspend or terminate the account, or restrict access to the Points facility, where there is a breach of these Terms or the Distributor/Dealer Agreement, suspected fraud or abuse, a failure to meet vetting or KYC requirements, or a legal or regulatory requirement to do so. Suspension or termination is dealt with under the Distributor/Dealer Agreement and does not affect any statutory right you may have.

## 14. Intellectual Property

**14.1 Our rights.** The App, including its software, design, text, graphics, logos and the "Biller" name and branding, is owned by or licensed to Kira Labs Sdn Bhd and is protected by Malaysian and other applicable laws. Third-party names, logos and marks (including those of telcos, billers and e-wallet providers) belong to their respective owners.

**14.2 Your licence.** We grant you a limited, non-exclusive, non-transferable, revocable licence to download and use the App on your device for the purpose of buying the Products in accordance with these Terms. You must not copy, modify, distribute, sell, sub-licence, decompile or reverse-engineer the App except to the extent permitted by law.

## 15. Disclaimers and Limitation of Liability

**15.1 Subject to statutory rights.** This Section applies subject to Section 12 and to the CPA

1999. Nothing in this Section excludes, restricts or modifies any guarantee, right or remedy that the law says cannot be excluded against a consumer, or limits our liability for death or personal injury caused by our negligence, for fraud, or for any other liability that cannot be limited under Malaysian law.

**15.2 Service availability.** We aim to keep the App and the service available and working, but the service depends on third parties (telcos, billers, e-wallet providers, payment gateways and connectivity) and we do not promise that the App will always be available, uninterrupted or error-free.

**15.3 Loss we are responsible for.** Subject to Section 15.1, we are responsible for loss or damage you suffer that is a reasonably foreseeable result of our breach of these Terms or our negligence. We are not responsible for loss or damage that is not reasonably foreseeable, for loss arising from your own failure to enter correct destination details (Section 9.2), or for loss caused by a third party or event outside our reasonable control. We do not impose any monetary cap on our liability to you as a consumer; your remedies include those required under the CPA 1999 and the remedy in Section 11.

## 16. Personal Data and Privacy

We process personal data in connection with the App, including the mobile number(s) being topped up, Biller account references, e-wallet payment metadata, transaction records, device/attestation/anti-fraud signals (including Play Integrity tokens and App Attest assertions) and, for Distributors, business and KYC information. How we collect, use, disclose and protect this data, the basis for processing, your rights and choices, how we handle children's data, our retention practices, our Data Protection Officer's contact details and our data-breach handling are set out in our Privacy Policy. Our Privacy Policy is published in Bahasa Malaysia and English at a stable public URL, and is linked and reachable directly from the screen on which you confirm an order and from the Distributor registration screen. Our Privacy Policy forms part of the basis on which you use the App. <https://biller.my/legal/privacy>

## 17. Changes to These Terms

We may update these Terms from time to time, for example to reflect changes in the Products, the law, or our service. We will publish the updated Terms in the App and at the public URL

where these Terms are hosted, and we will update the "Last updated" date. Where a change materially affects your rights, we will give reasonable notice before it takes effect. Your continued use of the App after the updated Terms take effect means you accept them. Each order is governed by the version of the Terms you accepted at the time you confirmed that order.

## 18. Governing Law and Dispute Resolution

**18.1 Governing law.** These Terms, and any contract formed under them, are governed by the laws of Malaysia.

**18.2 First contact us.** If you have a problem, please contact us first using the support email or telephone in Section 1 so we can try to resolve it.

**18.3 Tribunal and courts.** If the matter is not resolved, eligible consumers may bring a claim to the **Tribunal for Consumer Claims Malaysia (TTPM)** for claims within its jurisdiction, or otherwise to the courts of Malaysia. Nothing in these Terms excludes or restricts the jurisdiction of the Tribunal or of the courts of Malaysia, and any term purporting to do so does not apply.

## 19. General

**19.1 Severance.** If any term is found to be unenforceable or void, it is severed or read down to the extent necessary and the remaining Terms continue to apply (consistent with Section 12).

**19.2 No waiver.** A failure or delay by us in enforcing any term is not a waiver of that term.

**19.3 Entire agreement.** These Terms, together with the Refund Policy and the Privacy Policy (and, for Distributors, the Distributor/Dealer Agreement), form the entire agreement between you and us about your use of the App, and replace any earlier understanding on that subject.

**19.4 Language.** These Terms are provided in English, which is accepted for commercial and legal documents in Malaysia. Our Privacy Policy is additionally provided in Bahasa Malaysia and English as required by the Personal Data Protection Act 2010.

## 20. Regulatory Basis (Reference)

For transparency, the consumer-protection features of these Terms are built to Malaysian law, including: the pre-contract disclosure, error-correction and order-acknowledgement provisions (Sections 6 and 7, and the receipt content in Section 6.5), which follow the regulations governing electronic trade transactions made under the **Consumer Protection Act 1999**; the duty to state price and the characteristics of the Products truthfully (Sections 3 and 7), which reflects the **Consumer Protection Act 1999**; electronic contract formation and the legal effect of electronic acceptance (Section 6), which reflect the **Electronic Commerce Act 2006**; the formation of a binding contract by your affirmative acceptance (Section 6.2), which reflects the **Contracts Act 1950**; and our handling of personal data (Section 16), which reflects the **Personal Data Protection Act 2010**, including the Data Protection Officer and data-breach-notification requirements.

## 21. Contact

Kira Labs Sdn Bhd, trading as Biller

Company registration number (SSM): 202601017340 (1679437-P)

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

Support email: [support@biller.my](mailto:support@biller.my)

Support telephone: +60172208661

Data Protection Officer: [dpo@biller.my](mailto:dpo@biller.my), +60172208661