

PayFlex Powered by Boost (“Service”)

The full terms and conditions of the use of the selected services are as set out at [website] (“General Terms”), including the Privacy Notice as set out at <https://www.celcomdigi.com/privacy-notice>; all of which form an integral part of full terms and conditions of the said service (collectively, the “Terms and Conditions”).

The Terms and Conditions are also accessible via CelcomDigi's website at [website].

All terms and references used herein shall be the same as the General Terms unless otherwise defined. In the event there is a conflict or inconsistency between these terms and conditions and the General Terms, the terms and conditions herein shall precedence.

1. Each Customer (as defined below) agrees that he/she has read and understood the Terms and Conditions, and by his or her subscribing to the Service, each subscriber agrees to be bound by the Terms and Conditions.
2. CelcomDigi does not guarantee or warrant the availability of the Service and the Customer(s) acknowledges and agrees that the Service is provided on an “as is” basis.
3. CelcomDigi reserves the right to revise, modify and/or change these terms and conditions at any time at CelcomDigi's sole discretion without providing notice to Customers. Continued use of the Service following any changes to these terms and conditions constitutes an acceptance to those changes (if any). Customers are advised to visit this page periodically to review the Terms and Conditions.
4. CelcomDigi doesn't have the authority to terminate, suspend or block a Customer's usage of the Service for any reason at any time without prior notice. All such actions, including approval, limitation, suspension, or termination of a Customer's account or access, are governed and executed solely by Axiata Digital Capital Sdn. Bhd (“**Boost Credit**”) under its PayFlex framework and Terms and Conditions.

5. Service

5.1. Availability

This Service shall commence from 30 October 2025 onwards. Any changes or discontinuation thereof shall be at the sole discretion of Boost Credit.

5.2. Eligibility

- 5.2.1. The Service shall be only to Malaysian citizens who are CelcomDigi Prepaid and Postpaid customers (herein defined as “**Customer**”).
- 5.2.2. Customer shall apply for the Service via CelcomDigi App and subject to approval by Boost Credit.
- 5.2.3. Customers who already have an active **Boost PayFlex** account are not eligible to apply for **PayFlex powered by Boost**.
- 5.2.4. Each Customer may only maintain one (1) active PayFlex account at any given time.

Customers who already have an active PayFlex account registered directly with Boost Credit are not eligible to apply for PayFlex powered by Boost.

- 5.2.5. Each Customer may maintain only one active PayFlex account. No guarantor or collateral is required.

6. Service Details

6.1. Description of Service

- 6.1.1. PayFlex powered by Boost is a Buy Now, Pay Later (“BNPL”) financing service provided by Boost Credit and made available exclusively to CelcomDigi Customers via CelcomDigi app.
- 6.1.2. Customers shall select repayment plans of pay in 30 days or 3, 6, 9, or 12 months, subject to Boost Credit’s internal credit assessment and the Customer’s approved credit limit.
- 6.1.3. Customer shall use the Service for CelcomDigi postpaid bill payments, CelcomDigi prepaid top-ups, and merchant transactions that accept DuitNow QR or Boost payments.
- 6.1.4. Repayment shall be either manually (via “Pay All” or “Pay Now” options in your Payflex account) or automatically through linked debit-card auto-deduction.
- 6.1.5. Other payment methods such as credit cards, eWallets, or bank transfers are not supported.

6.2. Shariah Compliance

The Service is fully Shariah-compliant, structured under the Commodity Murabahah concept, and certified by Boost Credit’s appointed Shariah advisors.

6.3. Fees and Charges

The applicable fees and profit rates under the Service are as follows:

- 6.3.1. Wakalah Fee: RM3 per transaction (exclusively for CelcomDigi Customers), waived for the first transaction.
- 6.3.2. Profit Rate: 1.5% to 2.5% per month, based on the Customer’s credit profile.
- 6.3.3. Late Payment Charge: 1% per annum (calculated daily) on overdue amounts until fully settled.

6.4. Customer Support

For any Service-related enquiries, Customers shall contact the PayFlex Help Centre at support@payflex.my.

7. Other Conditions

- 7.1. This Service is non-transferable and cannot be assigned to any other person or mobile number.

7.2. Customers shall apply and obtain approval from Boost Credit before using the Service. Approvals, credit limit, tenure, and all subsequent financing decisions shall be at the sole discretion of Boost Credit.

7.3. The Service is not a recurring or auto-renewed subscription. Each transaction under the Service is a separate financing contract and shall subject to its own repayment schedule.

7.4. Repayment Obligations

7.4.1. Repayment shall be made either manually or automatically through the linked debit card.

7.4.2. Payments may take up to ten (10) minutes to reflect in CelcomDigi app. Customers shall make sure there are sufficient funds in his or her linked debit card account for repayment.

7.5. Late Payment Charges

7.5.1. A late payment charge of one percent (1%) per annum (calculated daily) shall be imposed on any overdue amount until fully settled.

7.5.2. Additional charges may apply under Boost Credit's Terms and Conditions for prolonged non-payment.

7.6. Change of Mobile Number

7.6.1. Changes to the Customer's CelcomDigi mobile number, including porting out, shall not affect the validity of any ongoing financing under the Service.

7.6.2. The Customer's mobile number serves as the primary identifier for the PayFlex account.

7.6.3. If a Customer changes his or her mobile number, he or she shall immediately contact Boost Credit's PayFlex Support at support@payflex.my to terminate the account. If the customer wishes to continue using the account, the customer must re-register to a new account using the new mobile number.

7.6.4. Customers shall make sure that all active PayFlex contracts are fully repaid and closed before requesting an update of his or her mobile number.

7.6.5. CelcomDigi and Boost Credit shall not be liable for any losses, misuse, or unauthorised access arising from failure to update or terminate the PayFlex account associated with the previous mobile number.

7.7. Termination and Suspension

7.7.1. CelcomDigi reserves the right to discontinue or terminate the availability of the Service from CelcomDigi's platform at any time, in whole or in part, at its discretion.

7.7.2. All operational actions relating to the management of individual Customer accounts — including approval, limitation, suspension, or termination of access or financing under the

Service — shall remain under the sole purview of Boost Credit in accordance with its PayFlex framework and Terms and Conditions.

7.8. Disclaimer of Liability

CelcomDigi provides access to the Service on an “as is” basis and shall not be liable for any loss or damage arising from system errors, payment failures, or network issues related to Boost Credit’s operations.

8. General Terms

8.1. CelcomDigi shall not be responsible in any way in the event that the Customer's subscription is activated by a 3rd party without their consent. CelcomDigi shall not refund nor compensate the Customer in any manner whatsoever in such situations.

8.2. CelcomDigi does not guarantee or warrant that there shall be no problem, defect or error in the access or usage provided by this Subscription. CelcomDigi shall not be responsible in any way whatsoever for the loss incurred directly or indirectly for such failure or any problems associated with the network in any way whatsoever.

8.3. CelcomDigi shall not be liable in any manner whatsoever to any party for any claims, proceedings, loss, damage, costs, or expenses of any kind whatsoever suffered or incurred as a direct or indirect result of the utilisation of the Products and Services by the Customer.

8.4. CelcomDigi shall not be liable in any manner whatsoever to the Customers for any claims, proceedings, loss, damage, costs or expenses of any kind whatsoever suffered or incurred as a direct or indirect result of the utilisation of the Products and Services.

8.5. The Terms and Conditions shall be governed and construed by the laws of Malaysia and the parties shall submit to the exclusive jurisdiction of the Courts of Malaysia.

8.6. All other terms and conditions governing the use of any of CelcomDigi mobile telecommunication services shall apply herein mutatis mutandis.