K I P L E P E O P L E

Terms & Conditions

Kiple People's HR Platform (Mobile App & Web Portal)

Version 0.1 · Last Updated: 24 July 2026 · Kiplepay Sdn Bhd

1. Acceptance of Terms

These Terms and Conditions ("Terms") govern your access to and use of the Kiple People mobile application and web portal (collectively, the "Platform"), provided by Green Packet Berhad and/or its subsidiary Kiplepay Sdn Bhd, trading as "Kiple" ("Kiple People", "we", "us", "our"), and made available to you through your employer ("Employer"). The e-Wallet feature described in Section 7 is our own in-house service, operated by Kiplepay Sdn Bhd.

By accessing or using the Platform, you agree to be bound by these Terms and our Privacy Policy. If you do not agree, you must not use the Platform, and should raise the matter with your Employer's HR department.

Where you activate and/or use the e-Wallet feature described in Section 7, you additionally agree to be bound by our Digital Wallet Terms and Conditions ("DW Terms") and Privacy Policy for the Kiple e-money service, currently available at kiple.com/legal, which are incorporated into these Terms by reference. In the event of any inconsistency between these Terms and the DW Terms in relation to the e-Wallet feature specifically, the DW Terms shall prevail.

2. Eligibility

Access to the Platform is provided to you solely because you are an employee of a company that has subscribed to Kiple People's services. Your access is granted and may be revoked by your Employer at their discretion, including upon termination of your employment. You must be at least the minimum legal working age in Malaysia to use the Platform.

The e-Wallet and Earned Wage Access (EWA) features additionally require you to be at least 18 years old, consistent with Kiplepay's own eligibility requirement for its e-money service, even where the minimum legal working age in Malaysia is lower. If you are not yet 18, these features will not be available to you.

3. Description of Services

The Platform provides the following modules, subject to which features your Employer has enabled:

- Leave Management — application, tracking, and approval of leave requests.
- Claims Management — submission, approval, and payout of expense claims.
- Payroll — viewing of payslips and salary information.
- e-Wallet — our own digital wallet, powered by Kiple's in-house e-money infrastructure (operated by Kiplepay Sdn Bhd), for receiving claim payouts and performing transactions, subject to completed eKYC verification.
- Earned Wage Access (EWA) — early access to earned but unpaid salary, where enabled by your Employer.

Kiple People reserves the right to modify, suspend, or discontinue any feature of the Platform at any time, with or without notice, though we will endeavour to provide reasonable notice of material changes.

4. Account Registration and Security

- Your Platform account is created by your Employer's HR Admin using your work-provided information.
- You are responsible for maintaining the confidentiality of your login password and e-Wallet PIN. You must not share these credentials with any person, including HR staff, colleagues, or Kiple People support staff — we will never ask for your password, PIN, or one-time password (OTP).
- Never write down your password, PIN, or OTP, and take precautions when entering them (e.g. shield the screen from view).
- We recommend, without limitation: enabling a passcode on your mobile device; avoiding public Wi-Fi networks when transacting; installing apps only from trusted sources; and periodically reviewing your account activity.

- You must notify your Employer's HR department or Kiple People support immediately if you suspect unauthorised access to your account, or if your mobile device is lost or stolen.
- You are responsible for all activity conducted through your account, except to the extent such activity results from our negligence or a security failure on our part.

5. Your Employer's Role

You acknowledge that your Employer:

- Determines and configures certain settings on the Platform applicable to you, including leave policies, claim approval thresholds, and payroll cycle configuration.
- Has visibility into your HR-related data (leave, claims, payroll, and eKYC approval status) as necessary for managing your employment.
- Is responsible for ensuring the accuracy of employment-related data it provides to the Platform (e.g. salary figures, leave entitlements).

Any dispute regarding your employment terms, leave entitlement policy, or claim eligibility should be directed to your Employer's HR department, not Kiple People, as Kiple People does not set these policies.

6. eKYC and Identity Verification

- Completion of eKYC is required before you can activate or use any e-Wallet or EWA feature.
- You agree to provide accurate, current, and complete identification documents and information during the eKYC process.
- Providing false, fraudulent, or misleading identification information is strictly prohibited and may result in suspension of your account and, where applicable, referral to the relevant authorities.
- eKYC approval may be declined or revoked at the discretion of Kiplepay and/or its verification service provider, for reasons including but not limited to document quality issues, identity mismatch, or suspected fraud.
- As part of the eKYC and onboarding process for the e-Wallet, Kiplepay may perform credit or watchlist checks (e.g. sanctions, politically-exposed-person, and anti-money-laundering screening) in accordance with its own terms and applicable law.

7. e-Wallet Terms

7.1 Nature of the e-Wallet

The Kiple People e-Wallet is our own digital wallet feature, made available to you within the Platform and powered by our in-house e-money infrastructure as Kiplepay Sdn Bhd (510377-P), a licensed provider of a designated payment instrument under the Financial Services Act 2013 and a subsidiary of Green Packet Berhad. It is not a third-party integration. The e-Wallet holds "e-Money" (as defined under the DW Terms) which may be credited through approved claim payouts, EWA withdrawals, Top-Ups, or peer-to-peer transfers from other Platform users, up to the e-Wallet Limit set from time to time.

7.2 Top-Up and Available Balance

- Top-Ups to the e-Wallet may only be made in Ringgit Malaysia, up to the applicable e-Wallet Limit, via FPX online banking, payment cards, or other designated payment channels.
- Your Available Balance is the actual amount of stored e-Money available for use in your e-Wallet at any time, subject to the e-Wallet Limit. You must ensure sufficient Available Balance before initiating any transaction; transactions will be declined if the balance is insufficient.
- Where offered, an Auto Top-Up feature will automatically reload your e-Wallet with a fixed value you set once your balance falls below a preset threshold.

- You will not receive any interest on the Available Balance held in your e-Wallet.

7.3 Wallet Transactions

- QR Payments — you may make payments to merchants accepting DuitNow QR using your wallet balance.
- Transfer to Bank — you may transfer wallet balance to your registered bank account, subject to applicable transaction and daily limits.
- Peer-to-Peer (P2P) Transfer — you may transfer wallet balance to another verified Kiple People wallet user.
- All wallet transactions require authentication via your 6-digit wallet PIN and, where applicable, an OTP.
- Transaction limits (per-transaction and daily) are configured by the Platform and Kiplepay and may vary; current limits are displayed within the app at the time of each transaction.
- You are responsible for ensuring that the amount, account number, and beneficiary's name are entered correctly for any transfer. Kiple People and Kiplepay are not responsible for losses caused by incorrect details you provide, and cannot guarantee reversal of a wrongly-directed transfer.

7.4 Fees

Fees & Charges - means application fees, membership fees, shipping fees, Prepaid Card replacement fees, annual fees, cash withdrawal fees, and/or any other fees payable arising from the use of the Services, as set forth at the Website.

7.5 Errors, Reversals, and Disputes

- If you believe a wallet transaction was made in error or without your authorisation, you must report it to your HR Admin or Kiple People support as soon as possible, and in any event within sixty (60) days of the transaction date — consistent with the notice period under Kiplepay's DW Terms. If you do not raise a dispute within this period, the transaction will be treated as correct and binding.
- We and/or Kiplepay will investigate reported disputes and may reverse a transaction where the investigation confirms an error or unauthorised activity occurred, in accordance with Kiplepay's Kiple-Consumer Dispute Resolution Process Schedule.
- If we are unable to resolve your dispute to your satisfaction, you may refer your complaint to the Ombudsman for Financial Services (OFS) at ofs.org.my, and, where the matter falls outside OFS's jurisdiction, to Bank Negara Malaysia (BNM) via BNMLINK, consistent with the escalation path set out in the DW Terms.

7.6 Dormant Wallets

If you do not perform any transaction on, or access, your e-Wallet for a continuous period of two (2) years, it may be treated as dormant and suspended or terminated. Reasonable efforts will be made to contact you before any remaining balance is, where required, lodged with the Registrar of Unclaimed Moneys under the Unclaimed Moneys Act 1965.

7.7 Withdrawal on Termination

Upon termination of your access to the e-Wallet (including on cessation of employment), you are entitled to withdraw your remaining e-Money to a bank account registered in your own name. Withdrawal requests are generally processed within thirty (30) days and may be subject to a withdrawal fee, as set out in Kiplepay's Fees & Charges schedule.

7.8 Liability for the e-Wallet

Kiplepay's own DW Terms currently cap its aggregate liability to you for wallet-related claims at RM200 (Clause 19.2 of the DW Terms), regardless of the cause of action. To the extent Kiple People has any separate liability in connection with the e-Wallet feature (e.g. arising from the HR-platform interface rather than the underlying wallet service itself), such liability is addressed in Section 16 below.

8. Earned Wage Access (EWA) Terms

- EWA allows you to withdraw a portion of your salary that you have already earned, prior to your Employer's standard payroll date, where this feature has been enabled by your Employer.
- EWA is not a loan, credit facility, or advance in the traditional sense — it is early access to wages you have already earned through work performed. No interest is charged on amounts withdrawn.
- The maximum amount available for withdrawal is calculated based on your earned salary to date in the current pay cycle, subject to a maximum withdrawal percentage and minimum withdrawal amount configured by your Employer.
- Amounts withdrawn via EWA will be deducted from your gross salary on your next scheduled payroll date. You acknowledge and agree to this deduction by confirming each EWA withdrawal.
- Where your Employer uses a third-party EWA service provider (currently [Wakalu — to be confirmed]) rather than Kiple People's own in-house EWA system, your EWA withdrawal request and related data may be processed by that third-party provider in accordance with their own terms, which will be made available to you at the point of first use.
- Kiple People and/or your Employer reserve the right to modify EWA withdrawal limits, suspend, or discontinue the EWA feature at any time.

9. Leave and Claims

- Leave entitlements, leave types, and approval workflows are configured by your Employer and are subject to your Employer's internal HR policies, which take precedence in the event of any inconsistency with how the Platform displays or calculates leave.
- Claims submitted through the Platform are subject to your Employer's claim policy, including approval thresholds and required supporting documentation. Kiple People is not responsible for claim approval or rejection decisions, which are made by your Employer's designated approvers.
- You agree to submit accurate and truthful information and genuine supporting documents (e.g. receipts, medical certificates) when applying for leave or submitting claims. Submission of false or fraudulent claims is strictly prohibited and may result in disciplinary action by your Employer and/or suspension of your Platform account.

10. Payroll Information

Payslip and salary information displayed on the Platform is provided by your Employer and processed by the Platform's payroll engine. While we take care to process payroll calculations (including statutory contributions) accurately, your Employer is ultimately responsible for the accuracy of the underlying salary and employment data supplied. Any discrepancy in your payslip should be reported to your HR department promptly.

11. Acceptable Use

You agree not to:

- Use the Platform for any unlawful purpose, including money laundering, terrorism financing, or fraud.
- Attempt to gain unauthorised access to any part of the Platform, other users' accounts, or underlying systems, or attempt to probe, scan, or test the vulnerability of any system or security measure.
- Submit false, fraudulent, or misleading information in any leave application, claim, eKYC submission, or wallet transaction.
- Use the e-Wallet or EWA feature for any purpose other than its intended use, including performing transactions on behalf of any third party or allowing another person to use your account.

- Introduce viruses, malware, or other harmful code, or use automated means (bots, scrapers) to access or interact with the Platform without our express written permission.
- Reverse-engineer, decompile, or attempt to extract the source code of the Platform, except as permitted by law.
- Refuse to cooperate with a Kiple People, Employer, or Kiplepay investigation into suspected misuse of the Platform or e-Wallet.

12. Intellectual Property

All intellectual property rights in and to the Platform, including its source code, object code, design, functionality, trademarks, logos, documentation, and any related materials — including any modifications, customisations, enhancements, or derivative works — belong to Green Packet Berhad, Kiplepay Sdn Bhd (in respect of the e-Wallet), or their respective licensors.

Nothing in these Terms shall be construed as transferring or assigning any intellectual property rights to you, except for the limited licence expressly set out below. You are granted a revocable, limited, non-exclusive, non-transferable, non-sublicensable licence to use the Platform solely for its intended purpose during your employment with your Employer. This licence terminates automatically upon cessation of your employment or your Employer's subscription to the Platform. You shall not claim ownership of, or assert any rights to, the Platform or any portion of it, and shall not reverse engineer, decompile, modify, or disassemble the Platform except to the extent expressly permitted by Kiple People.

13. Third-Party Services

The e-Wallet feature is our own service, operated in-house by Kiplepay Sdn Bhd — it is not a third-party integration. The Platform does, however, rely on certain genuine third parties in delivering the Platform, in particular:

- eKYC verification providers engaged by us to support onboarding to the e-Wallet.
- Banking partners and payment gateway providers facilitating Top-Ups, bank transfers, and payroll disbursement.
- A third-party EWA service provider, where applicable (see Section 8).

Your use of features involving these genuine third parties may also be subject to their own terms and privacy practices, which will be presented to you where applicable. For the e-Wallet specifically, our own DW Terms, Privacy Policy, and Kiple-Consumer Dispute Resolution Process Schedule govern to the extent of any inconsistency with these Terms. We are not responsible for the acts or omissions of independent third-party service providers, except to the extent required by applicable law.

14. Suspension and Termination

- Your access to the Platform may be suspended or terminated by your Employer at any time, including upon cessation of your employment.
- We and/or Kiplepay may suspend or terminate your access to the Platform, or specific features (such as the e-Wallet), if fraudulent activity, a breach of these Terms or the DW Terms, or a legal or regulatory requirement, is reasonably suspected.
- You generally may not close your e-Wallet account while an investigation, pending transaction, open dispute or claim, or negative balance exists on the account.

Upon suspension or termination of your access to the Platform:

- you must immediately cease access to or use of the Platform, and we are entitled to block, suspend, or delete your account(s);
- all licences granted to you under these Terms immediately cease;

- any accrued right or liability of either party is not affected;
- you remain responsible for any outstanding obligations incurred under these Terms; and
- any remaining e-Wallet balance must be withdrawn or transferred in accordance with Section 7.7 and the applicable offboarding process communicated by your Employer and Kiple People.

15. Disclaimers

The Platform, including the e-Wallet and EWA features, is provided on an "as is" and "as available" basis. While we take reasonable care to ensure the Platform functions accurately and reliably, we do not warrant that the Platform will be uninterrupted, error-free, or free from security vulnerabilities.

Statutory calculations (EPF, SOCSO, EIS, PCB) are performed based on rates and rules in force at the relevant time and, while we endeavour to keep these current, you and your Employer remain responsible for verifying compliance with applicable statutory obligations.

Mobile payments and data stored on your device are not immune to unauthorised access. It is important that you notify us immediately if your device is lost or stolen, or if you suspect your account has been compromised, so that access can be suspended.

16. Limitation of Liability

To the maximum extent permitted by applicable law, Kiple People (Green Packet Berhad) shall not be liable for any indirect, incidental, special, or consequential damages arising from your use of, or inability to use, the Platform. Our aggregate liability for any claim arising from these Terms and not otherwise excluded shall not exceed [an amount/formula to be determined with legal and finance input], except where such limitation is not permitted by law (for example, in relation to fraud, gross negligence, or wilful misconduct).

17. Indemnification

You agree to indemnify and hold harmless Kiple People, Green Packet Berhad, Kiplepay Sdn Bhd, and each of their respective affiliates, officers, employees, directors, agents, service providers, successors, and assigns (collectively, the "Indemnitees") from and against any claim, action, proceeding, demand, loss, damage, cost, or liability (including reasonable legal fees) arising from: (a) your breach of these Terms or the DW Terms; (b) your misuse of the Platform or e-Wallet; or (c) any false, fraudulent, or misleading information you submit through the Platform.

18. Force Majeure

We shall not be liable for any failure or delay in performing our obligations under these Terms arising from any cause beyond our reasonable control, including without limitation: acts of God (floods, earthquakes, storms); outbreak of hostilities, war, or civil disturbance; acts of any government or regulatory authority; epidemics or pandemics; strikes, lockouts, or industrial action; and breakdowns or malfunctions of hardware, software, networks, or systems (including those of Kiplepay or other third-party providers) used in connection with the Platform. In the event of such delay, the time for our performance shall be extended for a period equal to the delay and any additional recovery time required.

19. Assignment

You shall not assign, transfer, sub-contract, or otherwise make over any of your rights, benefits, or obligations under these Terms to any third party without our prior written consent. We, Green Packet Berhad, and/or Kiplepay may assign, transfer, or novate our rights and obligations under these Terms (or any part of them) to an affiliate or third party at any time, without notice to you, provided your rights under these Terms are not materially prejudiced as a result.

20. Governing Law and Dispute Resolution

These Terms are governed by the laws of Malaysia. For any dispute relating to the e-Wallet, you must first give us and/or Kiplepay a reasonable opportunity to resolve your claim in accordance with Section 7.5 before pursuing the matter with the OFS, BNM, or the courts. Subject to that, any dispute arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the courts of Malaysia, unless otherwise required by applicable consumer protection or financial services regulation.

21. General Provisions

- Severability — if any provision of these Terms is held invalid, illegal, or unenforceable, the remaining provisions will continue in full force and effect.
- No waiver — no failure or delay by us in exercising any right or remedy operates as a waiver of that right or remedy, nor precludes any further exercise of it.
- No partnership or agency — you and we are independent parties, and nothing in these Terms creates any partnership, joint venture, employment, or agency relationship between you and Kiple People or Kiplepay.
- Entire agreement — these Terms, together with the Privacy Policy and (for the e-Wallet) the DW Terms, constitute the entire agreement between you and us regarding your use of the Platform, and supersede any prior arrangements on the same subject.
- Language — where these Terms are translated into other languages, the English version shall prevail in the event of any conflict, unless otherwise required by law.

22. Changes to These Terms

We may update these Terms from time to time, including to reflect changes to the DW Terms or applicable law. We will notify you of material changes by displaying a notice within the Platform or via your Employer before the changes take effect. Your continued use of the Platform after such changes take effect constitutes your acceptance of the updated Terms.

23. Contact Information

For questions about these Terms, please contact:

Kiple People Support: [Insert contact email/phone]

Address: Kiplepay Sdn Bhd,
The Ascent, Paradigm,
B-23A-3, No 1 Jalan SS7/26A,
47301 Petaling Jaya, Malaysia.

For HR policy-specific questions (leave, claims, payroll), please contact your Employer's HR department directly. For formal notices, complaints, or disputes specifically about the e-Wallet, you may also contact:

Head of Legal,
Kiplepay Sdn Bhd,
The Ascent, Paradigm,
B-23A-3, No 1 Jalan SS7/26A,
47301 Petaling Jaya, Malaysia.