ePemula
Frequently Asked Questions

No.	Questions
1	**What is the ePemula initiative?** • *ePemula is a Government initiative under Budget 2022 by the Ministry of Finance Malaysia.* • *The broad objectives are to ease the burden on youths' expenses, increase the adoption of cashless transactions and support brick and mortar businesses in their recovery.* • *Approximately 2 million Malaysians stand to benefit from ePemula, where the Government provides RM150 of e-wallet credit, to be used for purchases in brick and mortar businesses through the participating e-wallet service providers.* • *In addition, the participating e-wallet service providers will provide additional incentives through vouchers, cashback, discounts, reward points and 'coins'.*
2	**Who is eligible for ePemula?** *The eligibility criteria for individuals to participate in the ePemula programme are:* a. *Malaysian citizens; and* b. *Have attained the age of 18 to 20 years old in 2022 (born between 2002 and 2004); OR* c. *Full-time students enrolled in courses equivalent to a diploma or SKM4 and above in an institution of higher learning ("IHL") registered with one of the following ministries: the Ministry of Higher Education, Ministry of Education, Ministry of Agriculture and Food Industry, Ministry of Rural Development, Ministry of Youth and Sports, Ministry of Human Resources, Department of Islamic Development Malaysia (JAKIM) and Ministry of Tourism, Arts and Culture Malaysia, which are collectively referred to as "Relevant Ministries", with no age limitation.*
3	**I am 20 years old but turning 21 years old in 2022, do I qualify for the programme?** *No, Malaysians who attained the age of 21 (born in 2001) and above do not qualify for the programme, unless they fulfil the student eligibility in (2(c)).* *For the full list of ePemula eligibility criteria, please refer to Question (2)*
4	**I will be enrolling as a full-time student at a local IPT by end of the year, do I qualify for the programme?** *A new student in a registered institution of higher learning needs to be part of the enrolment as a full-time student at least by 31 January 2022 to qualify for the ePemula credit.* *For the full list of ePemula eligibility criteria, please refer to Question (2)*

5	**I was a full-time student but graduated before the programme started, do I qualify for the programme?**
	A full-time student in a registered institution of higher learning who will be graduating or had graduated in the calendar year 2022 still qualifies to claim the ePemula credit.
	For the full list of ePemula eligibility criteria, please refer to Question (2)
6	**When does the programme start, and what is the duration of the programme? How about the e-wallet incentives? Is there a deadline?**
	• *Eligible applicants may only claim the ePemula credit once, namely, from 8.00 a.m. on 11 April 2022 to 11.59 p.m. on 1 June 2022.*
	• *Once claimed, the ePemula credit must be utilised by 11.59 p.m. on 10 June 2022, after which time, any unused ePemula credit will be automatically removed from the applicant's e-wallet.*
	• *The incentives provided by the respective e-wallet service providers vary depending on their policies. Please refer to their respective campaign announcements for more information.*
7	**Which e-wallet service providers can I claim this initiative from?**
	The e-wallet service providers participating in this programme are:
	a. BigPay;
	b. GrabPay;
	c. ShopeePay; and
	d. Touch 'n Go eWallet.
8	**What are the steps I need to take to claim ePemula?**
	The verification process for new and current users will be done through the e-wallet application of their choice.
	Step 1: *Download the participating e-wallet application from Apple App Store, Google Play Store or Huawei AppGallery.*
	Step 2: *Register as a new user or for an existing user, follow the instruction shown in the e-wallet app.*
	Step 3: *The e-wallet service provider will verify your identification electronically via the Know-Your-Customer process ("eKYC").*
	Step 4: *Once your chosen e-wallet app has completed the eKYC, provide the required information on the ePemula application page and click "Submit".*
	Step 5: *You will then be notified if your claim is successful.*
	Eligible recipients can only claim the ePemula credit once from 1 e-wallet service provider of their choice. Please refer to the participating e-wallets' apps for more details on how to claim the credit.
9	**What can I use the RM150 ePemula credit for?**
	*You can use the RM150 ePemula credit for any physical transactions at the 1.2 million network of merchants through your chosen e-wallet, **EXCEPT THE FOLLOWING**:*
	a. peer-to-peer transfers;

	b. *cash-outs;* c. *app-integrated payment of utility bills;* d. *app-integrated payment of Government related fees/payments;* e. *app-integrated payment of telco postpaid bills and prepaid service top-ups;* f. *app-integrated games purchases;* g. *app-integrated parking and/or toll fees payments;* h. *app-integrated investment-related activities; and* i. *e-commerce or online transactions.*
10	**When will the beneficiaries get the RM150 ePemula credit?** *If you meet the eligibility criteria and have been successfully verified under the eKYC process, you will receive a one-time RM150.00 credit that will be issued to your chosen e-wallet within 3 days from the application date.*
11	**When will I get the e-wallet incentives from the participating e-wallet service providers?** *This depends on the various e-wallet service providers. Please refer to their campaign announcement details on this.*
12	**How is my personal information verified, and is the privacy of my data protected?** • *Your citizenship, age and full-time student status will be verified through the National Registration Department (NRD) and the database provided by the Relevant Government Ministries. There will be no sharing of personal data from NRD or Relevant Ministries with the e-wallet service providers.* • *Any data usage and privacy protection relating to the e-wallet service providers are subject to the Personal Data Protection Act 2010 (PDPA) policies and requirements.*
13	**I am an offline retailer who does not have e-wallet payment facilities. Will recipients be able to spend at my outlet?** *No. All retailers will have to join the participating e-wallet providers' platforms to receive ePemula credits as payment at their outlets.*
14	**Why am I not getting through?** *During periods of high claim submissions, there may be delays in processing your RM150 ePemula credit. It would be best to contact the e-wallet directly for further clarification. You may need to submit certain additional information, e.g. your identity card, for verification.* ***Contact info of e-wallets:*** a. *BigPay: support.my@bigpayme.com or in-app chat* b. *GrabPay: https://help.grab.com/passenger/en-my/* c. *ShopeePay: help@support.shopee.com.my* d. *Touch 'n Go eWallet: https://tngd.my/careline-webform*
15	**How will I know if I qualify?** *You will receive a notification from the e-wallet service provider of your choice after you have made your submission through the ePemula claim page with the respective e-wallet.*

16	**Will I be informed if I do not qualify?**
	Yes, you will receive a notification from the e-wallet service provider of your choice whether you have qualified or not.
17	**Is there any dispute process?**
	Yes, there is a dispute process where you can reach out to the respective e-wallet service provider that you have submitted your claim for further assistance.
	For rejection due to an invalid ID, you may be required to provide further information to facilitate the dispute resolution process.
18	***Why is the RM150 that I received cannot be used for online purchases?***
	The ePemula is meant for offline retail spending following the reopening of the economy.
	This is part of the steps taken to support Malaysian brick-and-mortar retailers who are part of the Malaysian businesses community, especially the SMEs.
	At the same time, the incentive vouchers, coins, discounts etc given by the eWallets to eligible claimants can be used both online and offline.
19	***There are offline merchants that do not have my chosen eWallet provider as a payment option. Am I still able to make payment?***
	Not to Worry! The Duitnow's interoperable QR standard allows Malaysians to make payments and receive funds from any participating Bank and eWallet with just one QR code: https://www.duitnow.my/QR/index.html
	We are also pleased to announce that the all four wallets under the ePemula initiative are registered with Duitnow.
	As such, if your chosen retailer does not carry your chosen eWallet's QR code, you can make pyament using the DuitNow QR code.