



PAN MALAYSIAN POOLS SDN BHD (COMPANY NO: 171698-P)
[Mandatory fields marked with (*) / 请务必填上已标志(*)的栏位]

Account Number/户口号码

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PERSONAL INFORMATION / 个人资料

* Full Name (as per Identity document) / 姓名(根据身份证以英文填写) :

* New NRIC No./Passport No./Identity No. / 身份证 / 护照号码 :

CORRESPONDENCE DETAILS / 通讯资料

* Full Address / 地址 :

* Postcode / 邮区号码 :

* City / 城市 :

* State / 州属 :

* Country / 国家 :

* Email (Required if address is not provided above) / 电邮 (若无地址, 必须填上电邮) :

CONTACT DETAILS / 联系资料

* Primary Mobile No./ 主要手机号码 :

Secondary Mobile No./ 次要手机号码 :

Office / Home Telephone No./ 办公室/住家电话号码 :

SECURITY QUESTIONS / 安全提示问题

(Please provide answers to all 3 questions below as these questions will be used to validate access to your dmcGO account)
请回答以下3个问题以作您登入dmcGO的验证

* 1) What is your favourite 1+3D number? / 您最喜欢的1+3D号码是?

* 2) What is your zodiac animal sign? / 您的生肖是?
(Please circle / 请打圈)

Rat	Ox	Tiger	Rabbit	Dragon	Snake	Horse	Goat	Monkey	Rooster	Dog	Pig
鼠	牛	虎	兔	龙	蛇	马	羊	猴	鸡	狗	猪

* 3) What is your favourite colour? / 您最喜欢的颜色是?

ACKNOWLEDGEMENTS / 申请人承诺书

You must be a non-Muslim and have attained the age of 21 years old to use dmcGO. You will be issued an account and personal identification number ("PIN") only if your application is successful. Until such time, no investment by telephone through dmcGO will be entertained.
您必须已满21岁, 且非穆斯林方能使用dmcGO。只有户口注册成功后, 您才会收到户口号码与密码。在这之前, 任何通过dmcGO所作的电话投注将不被受理。

☐ By submitting this form, I declare and confirm that the information provided herein is true and correct, and that I have read, understood and agreed to / 在递交这份申请表格的同时,本人确认与肯定所提供的一切资料均属实与正确。本人亦已阅览、明白及同意遵守如下:

- (a) the Terms and Conditions for dmcGO, the Rules for Investment by Telephone/Mobile and the Racing (Totalisator Board) Act 1961 together with the scheme and rules promulgated thereunder; and / dmcGO条规与契约、电话/手机投注守则和1961年赛马法令的法律管辖和约束; 和
- (b) the Personal Data Protection (PDP) Notice of PMP and further consent to the transfer of my personal data by PMP out of Malaysia for matters relating to dmcGO and/or PMP's operation. / PMP所提供的个人资料保护(PDP)通告和赞同dmcGO和/或PMP在运作需要下把个人资料输出国外。

I further consent to my receipt of documents, statements, invoices including tax invoices and all notices relating to the use of my dmcGO account through electronic modes or any other modes as may be prescribed by PMP from time to time. / 我也同意PMP不时通过电子或任何其他管道传送在使用dmcGO下所衍生的文件、帐单、发票包括税务发票以及任何通告。

Signature of Applicant / 申请人签名

Date / 申请日期 :

FOR OFFICE USE ONLY / 仅限办公室填写

Agent ID :
代理编号 :

Deposit / 存款
(RM) :

Operator ID :
运作者编号:

Recruited Date :
招募日期:

Terms and Conditions

1. Definition and Interpretation

Account Holder	means, the holder of the dmcGO Account approved by PMP;
Act	means, the Racing (Totalisator Board) Act 1961 including the Scheme, the Rules and the Telephone Betting Rules promulgated thereunder and any subsequent amendments thereto;
AMLATFA	has the meaning ascribed thereto in Condition 11 herein;
Bets Notification	has the meaning ascribed thereto in Condition 4(c) herein;
Da Ma Cai games	means, the numbers forecast totalisator's games operated by PMP pursuant to the Act;
dmcGO	means, the convenience made available to facilitate investments and enquiries by Telephone on the Da Ma Cai games;
Force Majeure	means, any event or circumstance beyond the control of the parties including act of God, fire, storm, earthquake, flood, pandemic, epidemic, disease, acts, conduct, orders and/or regulations of the government or regulatory authority, war, acts of terrorism, rebellion, insurrection, riot, invasion, lockout and/or strikes;
dmcGO Account with dmcGO;	means, the account registered and maintained by the Account Holder with PMP in connection
Inactive Date	has the meaning ascribed thereto in Condition 7(a) herein;
Initial Deposit	has the meaning ascribed thereto in Condition 2(a) herein;
Maintenance Fee	has the meaning ascribed thereto in Condition 7(a) herein;
PDPA	has the meaning ascribed thereto in Condition 10(a) herein;
PMP	means, Pan Malaysian Pools Sdn. Bhd. (Company No. 198801004341 (171698-P), a company incorporated in Malaysia with its registered address at 16th Floor, Wisma Genting, Jalan Sultan Ismail, 50250 Kuala Lumpur;
Records	has the meaning ascribed thereto in Condition 4(c) herein;
RGA	has the meaning ascribed thereto in Condition 3(a) herein;
Rules	means, Ringgit Malaysia;
	means, the Rules Relating to Investments at Totalisators and Totalisator Agencies made pursuant to the Racing (Totalisator Board) Act 1961;
Scheme	means, the Scheme for the Establishment and Operation of Totalisators and Totalisator Agencies in Respect of Race Meetings pursuant to the Racing (Totalisator Board) Act 1961;
Telephone	means, any device (fixed, portable or otherwise) by which telephony and/or communications can be connected and/or transmitted (whether through analogue, digital or other technology) to another device provided always that such connection or transmission is provided by a telecommunications service provider or such other transmission provider duly licensed by the relevant authorities;
	means, the Rules for Investments by Telephone/Mobile dated 25 March 1992 made pursuant to the Racing (Totalisator Board) Act 1961;
Telephone Betting Rules	means, these terms and conditions for the registration, access and use of the dmcGO Account, through whatever means (including but not limited to website and mobile applications) made available by PMP, from time to time and at any time; and
Terms and Conditions	has the meaning ascribed thereto in Condition 3(f) herein.
Verification Details	

- (b) The Account Holder and his/her access and/or use of the dmcGO Account shall be bound by the Act, these Terms and Conditions, the terms and condition in connection with Da Ma Cai games and such other terms and conditions, guides, directives and/or notices to be issued by PMP, from time to time.
- (c) The Account Holder shall be deemed to have read, understood and agreed to Condition 1(b) above upon his/her application for, access to and/or use of his/her dmcGO Account. These Terms and Conditions shall constitute a legal agreement between the Account Holder and PMP.

2. Application for dmcGO Account

- (a) Unless otherwise waived in writing by PMP, every application must be made using PMP's dmcGO application form and be accompanied with a minimum cash deposit of Ringgit Malaysia Twenty (RM20) or other amount as may be revised by PMP from time to time ("Initial Deposit"). Application submitted without the Initial Deposit will not be entertained.
- (b) dmcGO is only available to non-Muslims who are at least 21 years of age.
- (c) Every application is subject to verification and conditions imposed by PMP, who reserves the absolute right to reject any application without assigning any reason and giving any prior notice.

3. Access and/or Use of dmcGO Account

- (a) Pursuant to Singapore's Remote Gambling Act 2014 (as may be amended from time to time) ("RGA"), Account Holders (regardless of citizenship or residential status) who are physically present in Singapore, whether permanently or temporarily, are not permitted to use their dmcGO Accounts. Any contravention of the RGA may result in a fine, imprisonment or both, to the Account Holder, who waives his/her claims against PMP. It shall be the Account Holder's sole responsibility to ensure that his/her application for the dmcGO Account and subsequent access and use of the dmcGO Account would not be in contravention of any laws of countries or jurisdictions (other than Malaysia) to which he/she may be subjected. Neither PMP nor its employees, servants and/or agents shall accept any responsibility or liability in the event any application for, access and/or use of the dmcGO Account shall become illegal, unenforceable, voidable or void in any country or jurisdiction.
- (b) The dmcGO Account –
- (i) is non-transferable and non-assignable by the Account Holder;
- (ii) cannot be used by anyone else other than the Account Holder; and
- (iii) must not be used for any illegal purpose or be in breach of the Act or any applicable laws or regulations, including anti-money laundering legislations.
- (c) The dmcGO Account shall be a RM denominated account and all monetary transactions shall also be in RM only.
- (d) Access to dmcGO Account can be made through dmcGO call centre, dmcGO mobile application, dmcGO website at www.dmcgo.com.my or such other channel as may be prescribed or notified by PMP from time to time. However, access via dmcGO website at www.dmcgo.com.my cannot be used to make investments in Da Ma Cai games and it is strictly for administrative transactions only e.g. topping up, updating of personal details, review of transaction history and account balance enquiry. Investments via dmcGO mobile application is available to the Account Holder who holds a valid Telephone number from a licensed telecommunications service provider or such other licensed transmission provider and the same valid Telephone number is registered with PMP in respect of his/her dmcGO Account.
- (e) All access to and/or transactions via dmcGO Account are subject to all necessary verification by PMP. The nature and extent of verification may vary from time to time as PMP deems appropriate in its sole discretion.
- (f) The Account Holder is responsible to ensure that their details required for verification, including but not limited to user ID, account number, Personal Identification Number (PIN), codes or passwords ("Verification Details") in connection with their dmcGO Account are kept confidential and secured at all times. The Account Holder shall not disclose the Verification Details to any third party except in accordance with Condition 3(e) above. The Account Holder shall take all necessary precautions to ensure that no other person has or will be granted access to the Verification Details to prevent unauthorised use of his/her dmcGO Account.
- (g) PMP has the right to reject the Verification Details entered or provided by the Account Holder at the verification stage without prior notice and without assigning any reason. PMP shall not be liable to the Account Holder or any person or party for any loss which may be suffered as a result of such rejection and/or invalidation.
- (h) PMP makes no representation, warranty or guarantee as to the reliability, timeliness, security, quality, suitability, availability, connectivity, accuracy or completeness of the dmcGO services, the dmcGO mobile application, the related software and the payment channels made available for dmcGO. While reasonable efforts will be made by PMP to ensure the security and availability of the dmcGO services, the dmcGO mobile application, the related software and the payment channels, there may be system error, delays, interruptions and/or downtimes which are beyond PMP's reasonable control and/or as a result of any Force Majeure. PMP shall not be liable to the Account Holder for any loss and/or damage howsoever arising including but not limited to his/her loss of opportunity. The Account Holder acknowledges and agrees that the entire risk arising out of his/her use of dmcGO service remains solely and absolutely with the Account Holder.

4. Investment On Da Mai Cai games Through dmcGO Account

- (a) Subject to Condition 4(b) below, every investment made through dmcGO Account cannot be cancelled, changed and/or refunded once the investment has been confirmed by the Account Holder and accepted by PMP. The Account Holder shall be responsible for all investments effected using his/her dmcGO Account.
- (b) If an investment which has been accepted by PMP cannot subsequently be completed for any reason whatsoever, including it being due to the Account Holder's non-compliance with these Terms and Conditions, PMP reserves the right, without assigning any reason, to invalidate that investment and no prize winnings (if any) shall be payable to the Account Holder on that invalidated investment. PMP reserves the right in its absolute discretion without assigning any reason, to determine the Account Holder's entitlement to any refund or the amount of refund of the invalidated investment.
- (c) Confirmation of PMP's acceptance of the Account Holder's investment ("Bets Notification") will be in various forms at PMP's absolute discretion, depending on the channel of investment. In the event of any discrepancy between the Bets Notification and the information recorded in PMP's computerised system relating to betting transaction(s) ("Records"), the Records shall prevail. In the absence of any manifest error, the Records shall be final, conclusive and binding on the Account Holders. PMP shall not be liable to the Account Holders for any discrepancy, delay and/or unavailability of such Bets Notification.
- (d) PMP reserves the right to withdraw and/or suspend the availability of Bets Notification service, at its absolute discretion without assigning any reasons.

5. Top Up, Withdrawal and dmcGO Account Balance

- (a) PMP may refuse to accept any top up or if accepted, PMP reserves the right in its absolute discretion without assigning any reason, to refund the top up amount to the Account Holder. PMP shall notify the Account Holder whether the top up is successful or otherwise. A receipt for a successful top up (whether electronic or other forms) can be made available to the Account Holder in any manner deemed fit by PMP.
- (b) Withdrawals (whether of prize winnings or otherwise) by the Account Holder from his/her dmcGO Account shall be by cash or cheque payable to the Account Holder only or bank transfer to a Malaysian registered bank account of the Account Holder, subject to Condition 11 below and such other terms and conditions as may be prescribed by PMP from time to time.
- (c) There shall be no interests and any other form of earnings howsoever arising, from the Account Holder's dmcGO Account balance, in which the Account Holder waives all rights and claims. The Account Holder unconditionally assigns them to PMP.
- (d) The Account Holder can review his/her dmcGO Account's transaction history, including the successful top ups made, by accessing his/her dmcGO Account through PMP's dmcGO website at www.dmcgo.com.my.

6. Rewards and Benefits

- Any benefits, complimentary and/or gratuitous entitlements provided by PMP to the Account Holder in connection with his/her dmcGO Account shall be at the absolute discretion of PMP and on such terms and conditions as may be determined by PMP from time to time and may be suspended, cancelled, withdrawn and/or revoked by PMP at any time without assigning any reason or prior notice.

7. Administration of dmcGO Account

- (a) If a dmcGO Account remains inactive, without any monetary transaction made by the Account Holder for a consecutive period of twelve (12) months from the date of the last - monetary transaction made ("Inactive Date"), PMP shall be entitled to charge the Account Holder an annual maintenance fee of RM10 or such other amount as may be prescribed by PMP from time to time including all applicable taxes ("Maintenance Fee"). Such Maintenance Fee shall be deducted from the dmcGO Account without prior notice to the Account Holder. Unless otherwise prescribed by applicable laws, the deduction of the Maintenance Fee shall continue until there is no balance sum left in the dmcGO Account, in which event, PMP reserves the right to close and terminate the dmcGO Account without prior notice to the Account Holder.
- (b) The Account Holder agrees to pay such fee and/or charges as may be imposed by PMP at its absolute discretion, from time to time and such sums shall be a debt due from the Account Holder to PMP as and when they arise. Such fees and/or charges will be notified by PMP through www.dmcgo.com.my.

8. Suspension and Termination

- (a) PMP reserves the right, at its absolute discretion at any time, to suspend and/or terminate the dmcGO services (in whole or in part) and/or any dmcGO Account(s), whether due to Force Majeure or otherwise without assigning any reasons and prior notice. Notwithstanding so, if the dmcGO Account is terminated or suspended, the Account Holder will be notified subsequently via the Account Holder's last known contact maintained by PMP.
- (b) The Account Holder may terminate his/her dmcGO Account with prior written notice of at least three (3) working days to PMP in such mode and manner as may be prescribed and designated by PMP from time to time.
- (c) Upon the termination of the dmcGO Account by either party, the dmcGO Account balance of the Account Holder as at the date of termination shall, subject to these Terms and Conditions and any other governing laws and/or the Act, be refunded by PMP to the Account Holder free from any interests and any form of earnings derived therefrom and after setting off any fees and/or charges due and owing by the Account Holder to PMP, as soon as practicable.

9. Exclusion of Liability and Indemnity

- (a) By submitting an application for and/or using the dmcGO Account, the Account Holder agrees that PMP and its employees, servants and/or agents shall not be liable and/or responsible to the Account Holder for all or any direct and/or indirect loss, damage, cost, expense and/or fee howsoever arising from his/her dmcGO Account and/or services.
- (b) The Account Holder shall indemnify PMP and/or its employees, servants and/or agents from all or any direct and/or indirect loss, damage, claims, proceedings, cost, expense and/or fee (including legal fees on a solicitor-client basis) howsoever arising from provision of the dmcGO Account and/or services to the Account Holder that may be suffered and/or incurred by PMP and/or its employees, servants and/or agents, as a result of Account Holder's default, omission and/or negligence.

10. Personal Data Protection Act 2010

- (a) Pursuant to Personal Data Protection Act 2010 (as may be amended from time to time) ("PDPA"), by submitting your dmcGO application form (electronically or otherwise) or accessing your dmcGO Account, the applicant or the Account Holder (as applicable) consents to PMP's collection, retention, use and/or processing of the personal data of the applicant or the Account Holder, the transfer of such personal data outside Malaysia and the sharing of such personal data by PMP with its principal, employees, agents and/or service providers for purposes of PMP providing dmcGO services and other services to the applicant or the Account Holder and for PMP to ensure compliance with its obligations under the law.
- (b) All personal data collected by PMP shall be treated in accordance with the principles as set out in PMP's Personal Data Protection Notice, which can be viewed www.dmcgo.com.my/PDPA.
- (c) Each applicant and Account Holder shall be solely responsible to ensure that his/her personal data provided to PMP are current and updated. PMP shall not be responsible and/or liable to the applicant or the Account Holder for any loss and/or damages as a result of the applicant or Account Holder's failure and/or omission to update PMP of any changes to his personal data and/or particulars.

11. Anti Money Laundering, Anti Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (as may be amended from time to time) ("AMLATFA")

- PMP's reporting obligations under the AMLATFA require PMP to report any dmcGO related transactions reasonably suspected to involve unlawful and/or suspicious activities and/or to obtain such information on any Account Holder's winnings as and when required under AMLATFA from time to time. In such circumstances, PMP is required by law to report any unlawful and/or suspicious activities to the relevant authorities without prior notice and/or any liability owed to the Account Holders by PMP as a result thereto and/or the Customer is required to provide the required information requested by PMP, prior to winnings being [credited] into the Account Holder's dmcGO Account, as PMP deems fit.

12. General

- (a) In the event of a dispute by the Account Holder or any discrepancy in respect of matters related to his/her dmcGO Account (including but not limited to the transactions performed through his/her dmcGO Account), the Records shall, at all times, be final, conclusive and binding on the Account Holder.
- (b) The Account Holder consents to the receipt of all documents, notices, invoices and/or statement of accounts in connection with his/her dmcGO Account that may be issued by PMP electronically and/or otherwise as may be determined by PMP from time to time. In the event the Account Holder requires a printed copy of any of those documents to be delivered to him, PMP reserves the right to charge a nominal administration fee at a rate to be determined at PMP's absolute discretion.
- (c) All notices shall be in writing and in the case of –
- (i) the Account Holder, they shall be deemed sufficiently served on the Account Holder if –
- (aa) posted on dmcGO website; and/or
- (bb) sent by email, SMS and/or through mobile app to the last known email address and/or mobile number of the Account Holder; and/or
- (c) sent by post or courier to the last known correspondence address of the Account Holder;
- (d) PMP shall be deemed sufficiently served on PMP if sent in such mode and manner as may be prescribed and designated by PMP from time to time.
- (d) In the event any of the conditions stated herein shall become illegal, invalid and/or unenforceable, such illegality, invalidity and/or unenforceability shall not affect and invalidate the remaining conditions and the illegal, invalid and/or unenforceable condition shall be severed from these Terms and Conditions.
- (e) No failure or delay by any party in exercising any right or remedy shall operate as a waiver or acquiescence thereof nor shall any single or partial exercise or waiver of any right or remedy preclude its further exercise or the exercise of any other right or remedy.
- (f) PMP may assign and/or transfer any of its rights and/or liabilities to the Account Holder under these Terms and Conditions to any party without prior consent of the Account Holder.
- (g) PMP shall at its absolute discretion at any time, modify, vary or amend these Terms and Conditions as it deems fit without prior notice to the Account Holder and such modification, variation or amendment shall take effect from such date as PMP may determine upon making available the updated version at www.dmcgo.com.my and/or via the dmcGO mobile application. It shall be the Account Holder's responsibility to check www.dmcgo.com.my and/or dmcGO mobile application regularly for any updates or modification, variation or amendment to these Terms and Conditions.
- (h) These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia. In the event of any dispute arising from these Terms and Conditions, the parties shall submit all disputes for determination by the courts of Malaysia.

Updated as at 3 June 2020

RULES FOR INVESTMENT BY TELEPHONE/MOBILE

The following Rules are laid down by the Lembaga Totalisator Malaysia pursuant to the authority of and for the purposes provided by Section 14(e) of the Racing (Totalisator Board) Act 1961 (the "Act") for investments by telephone/mobile under the approved scheme. Terms used here are as defined in the Act.

1. GENERAL

- a) Investments by telephone/mobile will be accepted at such totalisator agencies as may be designated for that purpose against a deposit or credit account previously established with the Board or its authorised agents or against dividends credited to an investor's account.
- b) A telephone/mobile Account Holder shall be bound by the terms of the approved scheme for the time being approved by the Minister under Section 16 of the Act.
- c) The rules made by the Board under Section 14(e) of the Act on 28th March 1961 and any subsequent amendments thereto shall continue to apply to the investments made by telephone/mobile. In the event there is a conflict or inconsistency between these Rules and the rules of 28th March 1961, these Rules shall prevail.

2. PROCEDURE FOR OPENING A DEPOSIT ACCOUNT

Application to open a deposit or credit account must be in writing giving the information required on the form prepared for that purpose and must be signed by the applicant.

3. MINIMUM DEPOSIT

An application for a deposit account must be accompanied by a deposit of at least RM20.00.

4. DEPOSIT BY CHEQUE

Where a cheque is received as a deposit no investment against the deposit will be accepted until the cheque has been cleared. All outstanding cheques must include bank commission.

5. RECEIPTS

The depositor will be given a receipt for the amount deposited.

6. REFUSAL OF DEPOSITS

The Board or its authorised agents may refuse to accept any deposit or having accepted such deposit, may refund the deposit or any balance thereof at its discretion and without giving any reason therefor.

7. PERSONAL IDENTIFICATION NUMBER

Each Account Holder will be assigned a personal identification number ("PIN") which is required to be communicated to the Board or its authorised agents to gain access to his account and such PIN may be changed at the discretion of the Board and its authorised agents. The Account Holder is to keep his PIN confidential and shall not disclose the PIN to any other person.

8. RENEWAL OF DEPOSITS

Any Account Holder desiring to renew or increase his deposit may do so by forwarding or paying the additional amount to the totalisator agency concerned and by advising his account number and name.

9. AMENDMENTS OF APPLICATIONS

Any Account Holder may be required from time to time by the Board or its authorised agents to submit a further application amending any or all the particulars required to be given. The Account Holder may also revoke the original application and replace it by a new one on satisfying the Board or its authorised agents that there is reasonable need of it for his own protection. In either case, any amount standing to the credit of the Account Holder will be credited to his new account (if any).

10. RECORD

A separate record will be kept of each deposit or credit account and if the investment made against it.

11. DEPOSITOR'S ACCOUNTS

All dividends will be credited to and all investments will be debited to the holder's account.

12. PROCEDURES FOR INVESTING AGAINST DEPOSITS

- a) Account Holders will use only the telephone/mobile numbers notified to them.
- b) No investment instructions will be acted upon unless received by telephone/mobile.
- c) The Account Holder must state his account number and PIN.
- d) The Account Holder is required to supply the following information: all information as may be required to identify the investment to be made including but not limited to the game type, the draw date, the selection and the total amount of investment for each investment on the numbers forecast totalisator, and the race number, the horse number and/or name, the bet type, the number of units and the total amount of investment for each investment on the horse race totalisator.
- e) On receipt of the instructions the operator will read back the message unless the Account Holder states that he does not require the instructions to be repeated.
- f) Investment cannot be cancelled or amended once the transaction is confirmed by the operator to the Account Holder.

13. DIVIDENDS AND REFUNDS

Dividends and refunds will be credited to the holder's account as soon as practicable after the race concerned.

14. CREDIT AND PAYMENT OF DIVIDENDS

The amount standing to the credit of the Account Holder at any time shall be disposed of in accordance with his instructions. The instructions shall be in such form as the Board or its authorised agents may from time to time require. In the absence of such instructions the amount may be retained pending receipt of instructions or the whole or part of the amount may be remitted to the Account Holder at any time at the discretion of the Board or its authorised agents.

15. DELIVERY OF STATEMENT

Statements of account will be sent by ordinary post to the address given by the Account Holder in his application form or such other address as may subsequently be notified to the Board or its authorised agents by the Account Holder. Statements will be deemed to be received by Account Holder at the time such statements would be delivered in the ordinary course of post.

16. ERRORS

Where an error occurs or is alleged then paragraph 39 of the approved scheme will apply. An application for a refund or any claim in respect of an alleged inaccurate entry in the holder's statement of account must be made at totalisator agency at which the account is held within one month of the date on which the statement of account, in which the error or inaccurate entry occurs or is alleged to have occurred, is posted to the Account Holder.

17. LOSS

Neither the Board nor any servant nor agent of the Board shall be responsible for any loss arising from the unauthorised use of the holder's account or the PIN.

18. PAYMENT BY POST

All payments through post to the address given by the Account Holder will be at the sole risk of the Account Holder.

19. ELECTRONIC FACILITIES

Investment by telephone/mobile shall include investments made by an Account Holder through any electronic facilities linked to the system of the Board or its authorised agents. Any such instructions shall be deemed to have been given through the telephone/mobile and the foregoing rules where applicable shall apply to such investment.

By ORDER
CHAIRMAN
LEMBAGA TOTALISATOR MALAYSIA

25 March 1992

