



BAYAPAY AUTHORIZED REFERRAL PROGRAM APPLICATION

Kindly submit the completely filled up Application Form to our Sales Person or email it to csinfo@bayapay.com

COMPANY DETAILS (Not needed if under individual) * as registered in SSM

Company Name					
Company Mailing Address		Company Reg. No.			
		Business Type			
City		State		Postcode	

CONTACT PERSON / APPLICANT DETAILS

Name	First name Middle name Last name		Date of birth		Gender: Male / Female
Mailing Address			NRID		
			Mobile no		
Designation		Email address		Nationality	

COMPANY / INDIVIDUAL BANK ACCOUNT DETAILS (will be use for commission / incentive payout)

Bank Name		Banking Acc Name		Bank Acc No.	
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DECLARATION

I / We hereby apply to BayaPay Authorized Partner program. I / We confirm that the details provided are accurate and confirms that my company / myself meets the eligibility criteria and agree to abide by the program Terms and Conditions and the Executive Summary attached with this Application Form.
I / We understands that my / our application is subject to BayaPay Sdn Bhd approval.

Authorized Signatory	
Name:	Designation:
Date:	Company Stamp

FOR OFFICE USE

Business Development remarks	Proposed by:		Date:	
	Reviewed by:		Date:	
	Approved by:		Date:	
	Reference ID	R	F	

BAYAPAY AUTHORIZED REFERRAL PARTNER PROGRAM TERMS AND CONDITION

- Application is open to any person(s) or corporate(s).
- Interested parties must fill up the Referral Partner Application Form for BayaPay approval. Approval is subject to BayaPay's discretion. Upon approval, the applicant for the Referral Partner Program shall be known as Referral Partner.
- Referral Partner's responsibility is to refer person(s) or corporate(s) (herein defined as "Prospects") to BayaPay, where the minimum requirement must include full company name, person in charge and contact information. BayaPay is responsible for acquiring and onboarding the Prospects.
- Referral Partners are responsible to notify Prospects that BayaPay will be contacting the Prospect on BayaPay's products and services.
- Prospects can only be retained by respective Referral Partners for a period of ninety (90) days only (herein defined as "assigned period") starting from the date the Prospect was first referred to BayaPay by the Referral Partner, whereby during this assigned period, BayaPay is responsible to work towards acquiring and onboarding the Prospects turning the Prospect into a cardholder (herein defined as "Cardholder") and guiding the Cardholder to activate the cards.
- BayaPay reserves the right to reject Prospects nominated by Referral Partner.
- BayaPay shall not be held responsible for any delays that may result in the Cardholder failing to activate the respective cards within the assigned period.
- For Referral Partners to receive commission payout, in instances where the Cardholder successfully activates the card within the assigned period and satisfies the minimum spend requirement of RM100 per card per month for three (3) consecutive months, the Referral Partner shall retain its rights to claim commission on such respective cards only. For definition, one (1) month is defined as four (4) consecutive weekly invoice/statement cycles.
- Commission payout structure are as follows, subject to being applicable and limited within the assigned period only:
 - Per Prospect successfully onboarded: One-time fee only: RM50 per corporate.
 - Per card issued: One-time fee only: RM10 per card.
- For Referral Partners that participate in TiKi, commission payout will only begin after TiKi program ends (month 4 onwards). As such, month four (4) will be the first month for the commission payout calculation for the Referral Partner.
- There is no cap for the number of Prospects the Referral Partner can refer.
- Cardholders must remain active by making transactions using the BayaPay payment card and not be suspended for inactivity or fraud.
- BayaPay reserves the right to audit or withhold commission payout for Prospects successfully onboarded that are suspected of abuse, non-compliance, or fraud. Any suspicious activity by the Referral Partner or cardholder will undergo investigation by BayaPay and BayaPay reserves the right to terminate Referral Partners at BayaPay's full discretion.
- Referral Partners must not misrepresent BayaPay under any circumstances.
- Should Cardholders terminate the account with BayaPay within six (6) calendar months from the last card activation date, the terminated Cardholder is subject to a cool-off period of six (6) months from applying for any BayaPay program.
- Referral Partners must ensure that the Prospects are genuine and not exploiting the promotion.
- Referral Partners are limited to only being a Referral Partner and cannot simultaneously be a channel partner.
- By signing up as a Referral Partner, you hereby acknowledge and agree to abide to all of BayaPay's terms and conditions and policies, including but not limited to, privacy policy, ABAC policy, terms of use, whistleblowing policy and any other policies that BayaPay may include or revise and update on the website from time to time.
- The commission payout structure and terms and conditions of the Referral Partner Program are updated as at August 2025 and are subject to change from time to time, whereby Bayapay shall inform the Referral Partner by giving notice of such changes in writing.



BayaPay Referral Program 2025: Executive Summary

1. Overview

The BayaPay Referral Program is a simple, no-friction initiative that allows individuals and business owners to earn commission by referring new corporate clients to BayaPay. Referrers earn commissions when their referrals are successfully onboarded and meet usage conditions.

2. Who Should Join

Open to any individual or business owners. Ideal for those with business networks or influence among SMBs, logistics firms, or gig platforms.

3. Program Features

- Refer corporates to BayaPay - get commission upon successful onboarding and required usage
- No cap on the number of corporates or cards you can refer.
- Referred corporates must be first-time BayaPay users.

4. Commission Payouts: One-time, upon meeting criteria

- Per corporate: RM50.00 per corporate (one-time only)
- Per card (within the same corporate): RM10.00 per card (one-time only) for a period of one year after onboarding of the new corporate client.

5. Eligibility for Payouts

- Referred corporates must spend a minimum RM100 per card per month for 3 consecutive months.
- The corporate account must remain active for at least 3 months, with no suspension due to fraud or inactivity.
- Referrers must submit commission payout claims in month 4.

6. Timeline

- Referral lock-in: Valid for 3 months from the referral date only.
- Commission payout: Paid at the beginning of month 4 upon meeting requirements.

7. Terms and Conditions

- Open to new or existing BayaPay cardholders or corporates.
- Cannot be combined with other promotions.
- Referrers must not misrepresent BayaPay under any circumstances.
- BayaPay reserves the right to audit and withhold commissions due to fraud or non-compliance.
- Subject to commission and terms and conditions changes with prior notice given.

8. How to Join

Obtain a Referral Application Form via bayapay.com and upon completion, please submit to csinfo@bayapay.com.