



Updated on 19th October 2022

TERMS AND CONDITIONS

1. Applicability

These terms and conditions are applicable to any organization, group, company or entity (“**GROUP**”) wishing to subscribe to a new telephony based takaful product referred to as “**SIGNAL Corp**” for their members, staff or subscribers (“**MEMBERS**”), offered by MySignal Marketing Sdn Bhd (Company Registration No. 201901003462 (1312788-U)) (“**MMSB**”), an affiliate of Shieldcard Holdings Sdn Bhd (“**SC**”), the owner and operator of the AXXESS insurance benefits programme (“**AXXESS**”). By subscribing to SIGNAL Corp, you are deemed to have read and agreed to these terms and conditions.

2. Benefits of SIGNAL Corp

2.1 Subscribers of SIGNAL Corp (“**Subscribers**” or “**you**”) will enjoy the following benefits:

- (a) A postpaid telco mobile plan, complete with a new SIM card (having a new mobile number) with 10GB data, unlimited local calls and 300 free SMS. Subscribers can opt to retain their mobile number irrespective of their existing telco provider. Existing DIGI subscribers, the current Benefit Provider for telco services, can convert from their existing Digi plan to the SIGNAL Corp plan, without having to change their mobile number or SIM card;^{*1}
- (b) Personal Accident Takaful Benefit;^{*2}
- (c) Family Takaful Benefit;^{*3}
- (d) Medical Takaful Benefit;^{*4}, and
- (e) Complimentary enrollment to the AXXESS program and eligibility to benefits offered under the AXXESS program;^{*5}

*1 Details of the Telco Mobile Plan can be found [here](#).

*2 Details of Personal Accident Takaful Benefits can be found [here](#).

*3 Details of Family Takaful Benefits can be found [here](#).

*4 Details of Medical Takaful Benefits can be found [here](#).

*5 Membership and eligibility for AXXESS benefits is governed by the AXXESS terms and conditions which are located [here](#).

2.2 Notwithstanding Item 2.1 above, the enjoyment of Benefits is subject to compliance with these terms and conditions and the provisions of the relevant takaful policy (“**Policy**”) governing the Takaful Benefits; and the terms and conditions of the mobile telco plan provided by the telco benefit provider (“**Telco T&C**”).



3. Provision of SIGNAL Corp and its benefits

Although managed by MMSB, the benefits of SIGNAL Corp are provided by the service providers determined by MMSB and SC from time to time (“**Benefit Providers**”). These Benefit Providers include the telecommunications company associated with SIGNAL Corp and the takaful providers providing the various takaful coverage. Both MMSB and SC deny liability for any interruption in telephony services or refusal of any claim(s) under the takaful coverage of SIGNAL Corp.

4. Mobile Number Portability

Subscriber(s) can opt to retain their existing mobile number when subscribing to SIGNAL Corp, subject to fulfilling all conditions established by their existing telco providers. Subscribers who had retained their existing mobile number when subscribing to SIGNAL Corp, can request for their mobile number to be transferred back to them upon expiry or termination of their SIGNAL Corp Subscription, subject to payment of the requisite telco fees (if any) and any outstanding amounts to MMSB.

5. Registration and Ownership of the mobile number under the SIGNAL Corp plan

The registration and ownership of the mobile line under the SIGNAL Corp plan shall be held by MMSB. This ownership applies to all lines whether they have been newly issued to the subscriber, retained from the current Benefit Provider for telco services, Digi or transferred from other telco providers.

Upon termination or expiry of the SIGNAL Corp subscription, ownership of the mobile number shall be transferred to the subscriber subject to Clause 4 above.

6. SIGNAL Corp Pricing and Payment

Subscription to SIGNAL Corp plan is for a period of **Twelve (12)** months and cost **Ringgit Malaysia Seventy-Two (RM72.00)** per month. On registration, subscribers are required to pay a deposit equivalent to one (1) month’s subscription fee amounting to **Ringgit Malaysia Seventy-Two (RM72.00)** and one (1) month’s advance subscription fee of **Ringgit Malaysia Seventy-Two (RM72.00)**. Thereafter, the subscription fee shall be invoiced on a monthly basis and is payable within **Seven (7)** days from the date of the invoice. Invoices shall be forwarded by email.

Any delay in monthly subscription payments will result in an immediate suspension of the mobile line and discontinuation of all Takaful Benefits.

Reactivation of the mobile line will be done upon payment of all outstanding subscriptions plus a reactivation fee of **Ringgit Malaysia Twenty (RM20.00)**. Takaful coverage discontinued will be reinstated from the date of mobile line reactivation. In the event reactivation of the mobile line exceeds **Fourteen (14)** days from the suspension of the line, reinstatement of Takaful coverage will again be subject to the ‘no claims’ period as specified in the policy.



Subscriber may subscribe to additional services from the telco benefits provider and/or for insurance/takaful products offered on the SIGNAL Mobile App, not included in the SIGNAL Corp plan. These will be chargeable and will be included in the monthly invoice, in addition to the monthly subscription fee of **Ringgit Malaysia Seventy-Two (RM72.00)**.

Lost SIM cards will be replaced at a cost of **Ringgit Malaysia Ten (RM10.00)**.

Subscription to SIGNAL Corp is renewable at the end of the 12-month period. The renewal will be subject to the prevailing subscription price of the SIGNAL Corp plan

All prices and charges for SIGNAL Corp subscription and services are subject to government taxes as applicable.

Any SIGNAL subscription or other payments made directly to the Benefit providers shall not be constituted as valid payments to MMSB or SC.

7. Subscription Period

Subscription to SIGNAL Corp is for a period of **Twelve (12)** months. GROUP's subscribing SIGNAL Corp for their MEMBERS are not able to reduce the number of subscribers during the subscription period, irrespective of the reduction in the number of MEMBERS within the GROUP. GROUP's shall however be allowed to transfer subscription from one MEMBER to another during the subscription period, subject to clause 9 and 10 below.

8. Billing Process

Upon successful registration and payment of the required deposit and advance subscription fees, a SIM card will be couriered to you by the telco provider within Seven (7) working days. The billing cycle will commence on activation of the SIM card.

9. Effective Date of Coverage

Effective date of takaful coverage will be Seven (7) working days from date of successful registration and payment of the required deposit and advance subscription fees. Subscribers will be subjected to the "cooling period" applicable for the various Takaful products and are requested to refer to the Policy Document for details of the "cooling period".

10. Eligibility Requirements

You must be Malaysian or non-Malaysian residents legally residing in Malaysia, aged between Eighteen (18) and Fifty-Four (54) years, to subscribe to SIGNAL Corp. Your eligibility for coverage for



the Takaful Benefits is subject to fulfilling the mandatory health declaration as required by the takaful providers and compliance of the terms and conditions set out in the relevant Policy. The Policy shall have precedence over these terms and conditions in determining a Subscriber's eligibility for the Benefits. Subscribers are deemed to have read and understood each Policy and the requirements and limitations therein.

The SIGNAL Corp telco services and associated takaful benefits are not transferable and are personal to the Subscriber except for Clause 10 below.

A subscriber may only subscribe to **One (1) SIGNAL Corp** Plan. The Takaful Provider will only pay for one claim per insured event, even if the subscriber has subscribed to more than one SIGNAL Corp subscription

11 Transferability of SIGNAL Corp Subscription

Subject to MMSB and SC's consent, the GROUP is entitled to transfer SIGNAL Corp subscription from one MEMBER to another, during the period of subscription. However, the new MEMBER will be subjected to the same "cooling period" applicable during the initial subscription to SIGNAL Corp as highlighted in Clause 8 above. MMSB and SC reserves the right to decline any request for transfer of SIGNAL Corp subscription.

12. Subscription Procedures

The process, procedure and payment for subscribing to SIGNAL Corp shall be determined exclusively by MMSB and SC. Subscription for SIGNAL Corp can be made online at <https://www.mysignal.com.my/signal-corp> and all payment shall ONLY be made via online bank transfer in favor of MySignal Marketing Sdn Bhd. Subscribers will be required to provide personal details such as their full name, age, gender, MyKad or Passport Number, Mobile number and other such details as MMSB and SC may determine in consultation with the Benefit Providers. Certain health and other declarations must also be made prior to subscribing for SIGNAL Corp and such declarations are warranted to be true and accurate by the Subscriber upon submission of the application to subscriber for SIGNAL Corp.

MMSB has the right to reject or deny any application for SIGNAL Corp subscription without assigning any reason.



13. Claims for Takaful Benefits

Any claims for the Benefits set out in Clause 2.1 (b), (c), (d) and (e) and such other Takaful Benefit as may be offered to Subscribers from time to time shall be made in writing to the respective takaful provider providing the Benefit with a copy of such claim also sent to MMSB. No claims shall be deemed to have been made if sent to MMSB or SC only without being made to the respective takaful provider.

14. Mobile Application

To be eligible for all SIGNAL Corp Benefits, Subscribers are required to download and install the latest version of the SIGNAL mobile application from Google Play, Apple Store or via other mobile application platforms to be designated by MMSB from time to time. Failure to download and install the SIGNAL mobile application will result in termination of Subscription.

15. Acceptance of Terms

By subscribing to SIGNAL Corp, Subscribers are deemed to have accepted these terms and conditions, the AXCESS T&Cs and Privacy Policy and have read, understood and agreed to be bound by the respective Policy governing all Benefits. By subscribing for SIGNAL Corp, Subscribers also agree to the Privacy Policy of MMSB and to the terms on which their personal information is collected, stored and used.

16. Cancellation and Termination

Subscribers may cancel their Subscription at any time by providing Two (2) weeks' notice in writing to MMSB. All subscriptions due for the remaining duration of the Twelve (12) months period of subscription will become due and have to be paid by the subscriber. The deposit paid by the subscriber will be forfeited. No refunds shall be entertained.

MMSB shall be entitled to terminate or discontinue SIGNAL Corp, in whole or in part, by giving written notice to all active Subscribers and in such case a pro-rated refund shall be given for the remaining period of Subscription already paid by the Subscriber. Apart from the amount to be refunded, MMSB, SC and the Benefit Providers shall not be liable for any loss or damage suffered as a direct result or as a consequence of such termination or discontinuance. The enjoyment of Benefits shall continue throughout and shall only terminate the last day of the notice period specified in the termination or discontinuance notice.



17. Enquiries and FAQs

Please refer to the FAQs for SIGNAL Corp located [here](#) if you have any queries. Alternatively, Subscribers may write to the following address or send us an email for any clarification:

MySignal Marketing Sdn Bhd (Company Registration No. 201901003462 (1312788-U))
A-19-7, Block A, Jaya One,
72A Jalan Prof. Diraja Ungku Aziz,
46200 Petaling Jaya,
Selangor Darul Ehsan
Email: enquiry@mysignal.com.my

18. Intellectual Property

MMSB, SC and the Benefit Providers shall own and retain all existing rights, titles and/or interests in, to and/or under any trade names, trademarks, patents, registered designs, copyrights, designs, logos and all other intellectual, industrial and/or proprietary rights relating to SIGNAL and nothing in these terms and conditions shall be deemed to lawfully transfer or assign any such rights to Subscribers.

19. Changes or Amendments

MMSB reserves the right at any time to make such amendments it deems fit to these terms and conditions. Any such amendments (“**Amended Terms**”) shall be effective once posted on the MMSB portal. Any Amended Terms shall not however have the effect of reducing the Benefits a Subscriber was entitled to on the date SIGNAL Corp was purchased. Subscribers are deemed to have agreed with the Amended Terms and shall terminate their Subscription in the event they do not agree to any Amended Terms.

20. No Agency or Partnership

Nothing in these terms and conditions shall create, or be deemed to create a joint venture, partnership or relationship of principal and agent between/among the Subscriber and MMSB, SC or the Benefit Providers.

21. Governing Law

These terms and conditions shall be governed by the laws of Malaysia currently in force and subject to the exclusive jurisdiction of the courts of Malaysia.

22. Severability and Waiver

Any term or condition set out herein which is held by a competent judicial authority to be illegal, invalid or unenforceable shall, to the maximum extent possible, continue to apply with necessary



modifications made to the invalidated terms and condition so as to render them as valid and of full effect.

No failure or delay on the part of any party in exercising any rights or remedies under these terms and conditions nor any knowledge or acquiescence by a party of any breach of any provision of these terms and conditions shall operate as or be deemed to be a waiver thereof nor shall a waiver by that party of any breach constitute a continuing waiver in respect of any subsequent or continuing breach. Any waiver shall be made in writing and signed by the party entitled to the right or remedy.

23. Transfer or Assignment

Benefits are personal and Subscribers shall not transfer, assign, novate and/or sub-contract any of the rights and Benefits provided under their Subscription to any party without MMSB's prior written consent. MMSB may transfer, assign, novate, and/or sub-contract any or all of our rights and obligations relating to SIGNAL at any time to our subsidiaries, affiliates or any third party. In such event, your information and eligibility to Benefits shall be disclosed or transferred to a prospective or actual transferee, assignee or sub-contractor.

24. Entire Agreement

These terms and conditions, the information on the Portal, the Takaful Policies, the telco benefit provider terms and conditions and the AXCESS terms and conditions constitute the entire terms of a Subscriber's Subscription to SIGNAL Corp and supersedes any prior agreements, understanding or arrangements in force between the Subscriber and MMDB, SC or the Benefit Providers, express or implied and whether made verbally or in writing.

25. Conflicting Terms

In the event of any discrepancy or conflicts between the Takaful Benefits set out in this Terms and Conditions and the terms of the Takaful Master Policy, the provisions of the Policy shall prevail.

In the event of any discrepancy between the telco mobile line benefits set out in this Terms and Conditions and the terms of the telco benefit provider mobile plan, the provisions of the telco benefit provider plan will prevail.

[end]