



Updated on 3rd April 2023

TERMS AND CONDITIONS

1. Applicability

These terms and conditions are applicable to any person wishing to subscribe to SIGNAL Life or SIGNAL Life+, the new telephony cum insurance product collectively referred to as “**SIGNAL Life**” 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 AXCESS insurance benefits programme (“**AXCESS**”). By purchasing or subscribing to SIGNAL Life, you are deemed to have read and agreed to these terms and conditions.

2. Benefits of SIGNAL Life

2.1 Purchasers of SIGNAL Life and SIGNAL Life+ (“**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 data (10GB data for SIGNAL Life DIGI, 40GB data for SIGNAL Life+ Option A DIGI and 16GB data plus unlimited data for socials for SIGNAL Life+ Option B Celcom), unlimited local calls and SMS (300 free SMS for SIGNAL Life DIGI and 1,500 free SMS for SIGNAL Life+ Option A DIGI). Existing DIGI/Celcom subscribers, the current Benefit Provider for telco services, can convert from their existing DIGI/Celcom plan to the SIGNAL Life plan, without having to change their mobile number or SIM card;^{*1}
- (b) Lifestyle Insurance benefits including Snatch Theft or Attempted Snatch Theft, Smart Device Protection, Online Purchase Protection and Loss of Sports Equipment;^{*2}
- (c) Home Care Insurance benefits including Loss or Damage to Home Contents due to Fire and/or Burglary (forced entry);^{*3}
- (d) PA Insurance benefits including Accidental Death/Permanent Disablement, Double Indemnity – Motor Vehicle Accident, Hospital Income, Nursing Care, Lifestyle Modification Expenses, Rehabilitation Expenses, Funeral Expenses and Credit Card and Loan Indemnity;^{*4}
- (e) Complimentary enrollment to AXCESS and eligibility to benefits offered under the AXCESS programme;^{*5}

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

*2 Details of Lifestyle Insurance Benefits can be found [here](#).

*3 Details of Home Care Insurance Benefits can be found [here](#).

*4 Details of PA Insurance Benefits can be found [here](#).

*5 Membership and eligibility for AXCESS benefits is governed by the AXCESS 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 insurance policy (“**Policy**”) governing the Insurance Benefits; and the terms and conditions of the mobile telco plan provided by the telco benefit provider (“**Telco T&C**”).

3. Provision of SIGNAL Life and its benefits

Although managed by MMSB, the benefits of SIGNAL Life 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 Life and the insurers providing Subscribers with the various types of insurance coverage. Both MMSB and SC therefore deny any liability for any interruption in telephony services or denial of any claims under the insurance component of SIGNAL Life.

4. Mobile Number Portability

4.1 If a Subscriber had retained his existing mobile number when he/she subscribed to SIGNAL Life, then the mobile number will revert to him/her upon expiry or termination of the Subscription, subject to payment of the requisite telco fees (if any) and any outstanding amounts to MMSB.

Registration and Ownership of the mobile number under the SIGNAL Life plan

The registration and ownership of the mobile line under the SIGNAL Life plan is held by MMSB. This ownership applies to all lines whether they have been newly issued to the subscriber or ported over from other telco service provider or retained from the current Benefit Provider for telco services, DIGI and Celcom.

Upon termination or expiry of the SIGNAL Life plan the ownership of the mobile line may be transferred to the subscriber subject to Clause 4.1 above.

5. SIGNAL Life Pricing and Payment

Subscription to SIGNAL Life plan is for a period of twelve (12) months and cost **Ringgit Malaysia Thirty Nine (RM39.00)** per month for SIGNAL Life and **Ringgit Malaysia Sixty Nine (RM69.00)** per month for SIGNAL Life+. On registration, you are required to pay a deposit equivalent to one (1) month’s subscription fee amounting to RM39.00 (RM69.00 for SIGNAL Life+), and one (1) month’s advance subscription fee payment of RM39.00 (RM69.00 for SIGNAL Life+). Thereafter, the subscription fee will be invoiced to you on a monthly basis and is payable within seven (7) days from the date of the invoice. Invoices shall be sent to you via the SIGNAL Life mobile application.



Telco benefits under the SIGNAL Life subscription is limited to the data, calls (limited to local calls only and exclude calls to toll-free and calls to retrieve voice message) and SMS offered in the respective plans. Subscribers shall be charged separately every month for usage exceeding the benefits offered in the respective plan and is payable within seven (7) days from the date of the invoice. Invoices shall be sent via the SIGNAL Life mobile application.

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

Reactivation of the mobile line will be done upon payment of all outstanding subscriptions plus a reactivation charge of Ringgit Malaysia Twenty (RM20.00). Insurance benefits 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, all reinstatement of insurance benefits coverage will be again subject to the 'no claims' period as specified in the policy.

The subscriber may subscribe to additional services from the telco benefit provider not included in the SIGNAL Life plan. These will be chargeable and will be included in the monthly invoice in addition to the monthly fixed subscription Ringgit Malaysia Thirty Nine (RM39.00) (Ringgit Malaysia Sixty Nine (RM69.00) for SIGNAL Life+). The maximum amount permitted for usage of these services is RM20.00 per month for SIGNAL Life and RM40.00 per month for SIGNAL Life+.

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

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

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

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

Optional Insurance/Takaful Products Offered BY MMSB

MMSB may offer additional insurance products on its website to SIGNAL subscribers. Subscribers who opt to purchase these products will be billed the insurance premium in their monthly invoice and must make payment within seven (7) days to be eligible for coverage within the terms of the respective insurance policy.



6. Invoicing Process

Once you have signed up and paid the required deposit and advance subscription fees, a SIM card will be couriered to you by the telco within seven (7) days. Once you activate the SIM card your monthly billing cycle will commence.

7. Effective Date of Coverage

Effective date of insurance coverage will be seven (7) working days from date of registration and successful payment.

8. Eligibility Requirements

You must be aged between eighteen (18) and seventy (70) and legally residing in Malaysia to subscribe to SIGNAL Life and enjoy all Benefits. Your eligibility to obtain coverage under any of the insurance Benefits is also subject to compliance and fulfilment 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 to Benefits. Subscribers are deemed to have read and understood that each Policy contains certain exclusions which are applicable to claims made.

The SIGNAL Life telco line and associated insurance benefits purchased are not transferable and are personal to the Subscriber.

A subscriber may only subscribe to one (1) SIGNAL Life mobile line with its associated insurance benefits. The Insurance Benefit Provider will only pay for one claim per insured event even if the subscriber has subscribed to more than one (1) SIGNAL Life line.

9. Subscription Procedures

The process, procedures and payment methods for subscribing to SIGNAL Life shall be determined by MMSB and SC. Subscription and payment for SIGNAL Life can be done via the MMSB portal **ONLY** which is located at <https://www.mysignal.com.my/signal-life>. Subscribers will be required to provide personal details such as their full name, age, gender, MyKad or Passport Number, Mobile number and such other details as MMSB and SC may determine in consultation with the Benefit Providers. Certain declarations must also be made prior to purchasing SIGNAL Life and such declarations are warranted to be true and accurate by the Subscriber upon submission of the application to purchase SIGNAL Life.

MMSB has the right to reject or deny any application to enroll as a Subscriber to SIGNAL Life without assigning any reason.



10. Claims for Insurance Benefits

Any claims for the Benefits set out in Clause 2.1 (b), (c), (d) and (e) and such other Insurance Benefits as may be offered to Subscribers from time to time shall be made in writing to the respective insurer 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 insurer.

11. Mobile Application

To enjoy or be eligible for all 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.

12. Acceptance of Terms

By completing subscription for SIGNAL Life, 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 Life, Subscribers also agree to the Privacy Policy of MMSB and to the terms on which their personal information is collected, stored and used.

13. 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 one month's deposit paid by the subscriber will be forfeited. No refunds shall be entertained.

MMSB shall be entitled to terminate or discontinue SIGNAL Life, 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.

14. Enquiries and FAQs

Please refer to the FAQs for SIGNAL Life 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-15-1, Block A, Jaya One,
72A Jalan Prof. Diraja Ungku Aziz,
46200 Petaling Jaya,
Selangor Darul Ehsan
Email: enquiry@mysignal.com.my

15. 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.

16. 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 Life 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.

17. 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.

18. 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.

19. 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.

20. 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.

21. Entire Agreement

These terms and conditions, the information on the Portal, the Insurance Policies, the telco benefit provider terms and conditions and the AXXESS terms and conditions constitute the entire terms of a Subscriber's Subscription to SIGNAL Life 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.

22. Conflicting Terms

In the event of any discrepancy or conflicts between the Insurance Benefits set out in this Terms and Conditions and the terms of the Insurance 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]