



Updated on 25th March 2022

TERMS AND CONDITIONS

1. Applicability

These terms and conditions are applicable to any person wishing to subscribe to SIGNAL, the new telephony cum insurance product "**Signal**") offered by MySignal Marketing Sdn Bhd (Company Registration No. 201901003462 (1312788-U)) ("**MMSB**"), a wholly owned subsidiary of Shieldcard Holdings Sdn Bhd ("**SC**"), the owner and operator of the AXCESS insurance benefits programme ("**AXCESS**"). By purchasing or subscribing to Signal, you are deemed to have read and agreed to these terms and conditions.

2. Benefits of Signal

2.1 Purchasers of Signal ("**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 or your current number if you choose to retain it) with 40 GB data, unlimited local calls, 1500 free SMS and RM40 airtime rebates. Subscribers to Digi, the current Benefit Provider for telco can convert over from a Digi plan to the Signal plan without having to change their mobile number or SIM card;*1
- (b) Medical Takaful benefits including private hospital admission and surgical benefits of up to RM20,000 per annum (with cashless admission);*2
- (c) Group Term Takaful (Life Benefit) of up to RM20,000;*3
- (d) Covid-19 Protection of up to RM6,000. This coverage ends on 30th June 2022*4
- (e) Worldwide Personal Accident Takaful (PA) of up to RM400,000;*5
- (f) Complimentary enrollment to AXCESS and eligibility to benefits offered under the AXCESS programme;*6

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

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

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

*4 Details of Covid-19 Takaful Benefits can be found [here](#).

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

*6 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 or Takaful Contract/Certificate ("**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 and its benefits

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

4. Mobile Number Portability

4.1 A Subscriber may elect to keep his/her current mobile number via mobile number portability subject to the Subscriber paying any incurred fees/costs arising from keeping that mobile number. Transfer of the mobile number from the current SIM card to the new SIM card will only be done after payment of all outstanding amounts due to the telco service provider.

4.2 Upon expiry or termination of Subscription, a Subscriber who was provided a new number can elect to keep his/her mobile number subject to its availability and payment of the requisite fees (if any).

4.3 If the Subscriber had retained his existing mobile number when he subscribed to Signal, then the mobile number will revert to him 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 plan

The registration and ownership of the mobile line under the SIGNAL plan is held by MMSB. This ownership belongs to all lines whether they have been newly issued to the subscriber or ported over from other telco providers or retained from the current Benefit Provider telco, Digi.

Upon termination or expiry of the Signal plan the ownership of the mobile line may be transferred to the subscriber if the above clauses 4.2 or 4.3 are complied with as applicable.

5. Signal Pricing and Payment

Subscription to Signal is for a period of 12 months and costs **Ringgit Malaysia Ninety Eight (RM98.00)** per month. Upon signing up you will have to pay a deposit of one (1) month’s subscription fee amounting to RM98.00 and a one (1) month’s advance subscription fee payment of RM98.00. 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 mobile application.



Any delay in making 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 charge of RM20.00. Takaful benefits coverage discontinued will be reinstated from the date of mobile line reactivation. In the event reactivation of the mobile line exceeds 14 days from the suspension of the line, all reinstatement of takaful 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 plan. These will be chargeable and will be included in the monthly invoice in addition to the monthly fixed subscription RM98.00. The maximum amount permitted for usage of these services is RM50.00 per month.

Lost SIM cards will be replaced at a charge of RM10.00.

Subscription to Signal is renewable at the end of the 12-month period. The renewal subscription will be subject to the prevailing price of the SIGNAL plan at the date of renewal and the monthly subscription cost.

All prices and charges indicated for Signal 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.

MMSB or SC may display on its website, via its partners, an instalment payment for the Signal subscription. This installment or pay later offer is made by independent partners and are subject to their terms and conditions.

Optional Takaful Products Offered BY MMSB

MMSB may offer additional takaful products on its website to SIGNAL subscribers. Subscribers who opt to purchase these products will be billed the takaful premium in their monthly invoice and must make payment within seven (7) days to be eligible for coverage within the terms of the respective takaful 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 7 days. Once you activate the SIM card your monthly billing cycle will commence.

7. Effective Date of Coverage

Effective date of takaful coverage will be seven (7) working days from date of registration and successful payment. This applies to

- The PA Takaful cover
- The Medical Takaful cover
- The Group Term Takaful (Life Takaful) cover
- The Covid-19 Takaful cover

8. Eligibility Requirements

You must be aged between 18 and 54 and legally residing in Malaysia to subscribe to Signal and enjoy all Benefits. Your eligibility to obtain coverage under any of the takaful 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 telco line and associated takaful benefits purchased are not transferable and are personal to the Subscriber.

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

9. Subscription Procedures

The process, procedures and payment methods for subscribing to Signal shall be determined by MMSB and SC. Subscription and payment for Signal can be done via the MMSB portal **ONLY** which is located at <https://www.mysignal.com.my>. 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 and such declarations are warranted to be true and accurate by the Subscriber upon submission of the application to purchase Signal.



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

10. Claims for Takaful Benefits

Any claims for the Benefits set out in Clause 2.1 (b), (c), (d) and (e) and such other takaful 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, 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, Subscribers also agree to the Privacy Policy of MMSB located [here](#) and to the terms on which their personal information is collected, stored and used.

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 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, 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.



13. Enquiries and FAQs

Please refer to the FAQs for Signal 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: inquiry @mysignal.com.my

14. 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.

15. 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 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.

16. 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.

17. 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.

18. 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.

19. 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.

20. 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 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.

21. 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 or Takaful Master Certificate, the provisions of the Policy or Certificate 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]