



Updated on 6<sup>th</sup> May 2024

## TERMS AND CONDITIONS

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### 1. General

- 1.1 SIGNAL Plans consist of SIGNAL Gold, SIGNAL Life, SIGNAL Premier and SIGNAL Family (with option for other such SIGNAL Plans to be included). Each plan includes telecommunications (telco) services (provided as postpaid plans) and insurance benefits, all subject to a 12-month contractual agreement.
- 1.2 You/Subscriber refers to Person(s) subscribing to SIGNAL Plans.
- 1.3 MMSB/We/Us refers to MySignal Marketing Sdn Bhd (Company Registration No. 201901003462 (1312788-U)), the company offering SIGNAL Plans.
- 1.4 We reserve the right, without liability, to modify these Terms and Conditions, benefits offered for the SIGNAL Plans and the pricing of the various SIGNAL Plans. Any such changes shall be effective once posted on SIGNAL website, [www.mysignal.com.my](http://www.mysignal.com.my). Such changes shall not however affect and/or reduce the Benefits a Subscriber was entitled to for the SIGNAL Plan purchased. Whenever feasible, we will provide you with reasonable advance notice of such changes, and all prior versions of communication materials will be replaced.
- 1.5 You are deemed to have agreed with the changes and you shall terminate your subscription subsequent to expiry of the initial term of your subscription, in the event you do not agree to the changes.
- 1.6 By subscribing to SIGNAL Plans, you acknowledge that you have read and agreed to these terms and conditions, and consented to be bound by the relevant Policy governing all insurance benefits. Additionally, by subscribing to a SIGNAL Plan, you also agree to our Privacy Policy at [www.mysignal.com.my](http://www.mysignal.com.my), and to the terms governing the collection, storage, and use of your personal information.

### 2. Eligibility

<b>SIGNAL Plans</b>	<b>Eligibility</b>	
SIGNAL Gold	Malaysian and non-Malaysian residents, legally residing, working or studying in Malaysia	60-80 years
SIGNAL Life	Malaysian and non-Malaysian residents, legally residing, working or studying in Malaysia	18-70 years
SIGNAL Premier	Malaysian and non-Malaysian residents, legally residing, working or studying in Malaysia	18-60 years
SIGNAL Family	Malaysian and non-Malaysian residents, legally residing, working or studying in Malaysia	Up to the age of 75 years

- 2.1 You are ineligible to subscribe to SIGNAL Plans if you are currently blacklisted by any telco provider and/or if you are disallowed by the insurance providers further to their internal assessment (including compliance with the anti-money laundering act).
- 2.2 We reserve the rights to alter the eligibility criteria at any time.
- 2.3 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 your eligibility to Benefits. You are deemed to have read and understood that each Policy contains certain exclusions which are applicable to claims made.
- 2.4 We will conduct an e-KYC process prior to approving your application to ensure compliance with the provisions of the AMLA and other applicable laws. We retain absolute discretion in assessing your



eligibility and reserve the right to decline your application and/or withhold services without liability, at any time. Our decisions are final, conclusive, and binding.

- 2.5 For SIGNAL Plans, you are allowed to only enroll in one mobile line along with its corresponding insurance benefits. The Insurance Benefit Provider will cover only one claim per insured event, even if you enroll for more than one (1) mobile line.

### **3. Benefits, Subscription Fees and Charges**

- 3.1 SIGNAL Plans benefits and subscription fees are set out in Appendix 1 and also published on our website at [www.mysignal.com.my](http://www.mysignal.com.my), as updated by us from time to time. Fees published are subject to all applicable tax.
- 3.2 All current promotions and value-added services that you are entitled under your existing plan with any telecommunications service provider, will be automatically terminated and discontinued, upon your request and acceptance for SIGNAL Plans subscription.
- 3.3 Reactivation of suspended mobile line will be done upon payment of all outstanding subscriptions plus a reactivation charge of Ringgit Malaysia Twenty (RM20.00). Insurance benefits discontinued during the suspension period, 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 again subject to the 'no claims' period as specified in the policy.
- 3.4 You may subscribe to additional services from the telco provider not included in the SIGNAL Plans. These will be chargeable and will be included in the monthly invoice in addition to the monthly fixed subscription. The maximum amount permitted for usage of these services is Ringgit Malaysia Thirty (RM30.00) per month.
- 3.5 Lost SIM cards will be replaced at a charge of Ringgit Malaysia Ten (RM10.00). Similarly, requests for replacement of existing SIM cards will also incur a charge of Ringgit Malaysia Ten (RM10.00).
- 3.6 If SIM cards are undelivered, a courier fee will be incurred for re-delivery. The courier fee will range from Ringgit Malaysia Eight (RM8.00) to Ringgit Malaysia Fifteen (RM15.00), depending on the location.

### **4. Provision of SIGNAL Plans and their Benefits**

- 4.1 Although managed by MMSB, the benefits of SIGNAL Plans are provided by the service providers determined by us from time to time ("**Benefit Providers**"). These Benefit Providers include telecommunications company associated with SIGNAL Plans and insurers providing Subscribers with the various insurance coverage. We hereby disclaim any responsibility for interruptions in telephony services or rejection of insurance claims within the SIGNAL Plans.

### **5. Registration and Ownership**

- 5.1 The registration and ownership of the mobile line under the SIGNAL Plans shall be held by MMSB. This ownership applies to all lines whether they have been newly issued to the subscriber or ported from other telco service provider or retained from the current Benefit Provider for telco services.
- 5.2 Upon termination or expiry of the SIGNAL Plans the ownership of the mobile line may be transferred to the subscriber. All outstanding amounts must be settled in full prior to transfer of any mobile line.
- 5.3 The mobile number and SIM card shall remain MMSB's property at all times.
- 5.4 We authorise you to use the mobile number and SIM card for the purposes of your subscription to SIGNAL Plans. However, we reserve the right to revoke the mobile number in the event of termination of telco services or insurance benefits, or if you breach any terms and conditions of the contractual agreement.



- 5.5 You are prohibited from reselling or allowing any modifications and/or tampering with the mobile number and SIM card. Additionally, you must not change or transfer your account, mobile number and SIM card to any other person without our prior written approval.
- 5.6 You agree to assume full responsibility for the usage of the SIM card and telco charges incurred, including usage by any unauthorised person. It is your responsibility to take all necessary precautions to prevent loss, theft, cloning, and/or unauthorised use of the SIM card. In the event of any such occurrence, you must promptly notify us, and you shall remain liable for all charges incurred through the use of the SIM card and/or mobile number. We shall not be held responsible or liable for any loss, damage, costs, personal injury, or expenses arising directly or indirectly from the loss, theft, cloning, and/or unauthorised use of the SIM card.

## **6. Subscription Procedures**

- 6.1 The process, procedures and payment methods for subscribing to SIGNAL Plans shall be determined by us. Subscription and payment for SIGNAL Plans can ONLY be done online at [www.mysignal.com.my](http://www.mysignal.com.my). You will be required to provide personal details such as your full name, age, gender, MyKad or passport number, mobile number and such other details as we may be determined in consultation with the Benefit Providers. Personal health declarations must also be made prior to signing up for certain SIGNAL Plans and such declarations are warranted to be true and accurate by you upon submission of the application to sign up to SIGNAL Plans.
- 6.2 Your personal details will be shared with the insurance underwriter and telco provider for the SIGNAL Plan that you subscribed, for registration into the insurance policy and telco services (SIM card).
- 6.3 We have the right to reject or deny any application to enroll you in SIGNAL Plans without assigning any reason.
- 6.4 Subscription to SIGNAL Plans is renewable at the end of the twelve-month (12-month) period. The renewal will be subject to the prevailing subscription fee of the SIGNAL Plans.

## **7. Effective Date of Coverage**

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

## **8. Claims for Insurance Benefits**

- 8.1 Any claims for the Benefits set out in Appendix 1 and such other Insurance Benefits as may be offered to you 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 us. No claims shall be deemed to have been made if sent to us only without being made to the respective insurer.

## **9. Reimbursement Benefits for Outpatient Clinical Coverage**

This benefit provides reimbursement of charges for treatment or consultations by registered doctors in Malaysia for common sicknesses or injuries not requiring hospitalisation, up to specified limits in the SIGNAL Plan subscribed.

- 9.1 Any claim for reimbursement must be made within seven (7) days of the claimable event
- 9.2 All claims must be made by completing the claim form that can be found at your User Account and accompanied with the relevant receipt for the charges incurred.
- 9.3 All claims shall be processed and payment credited to the nominated bank account within seven (7) days of receipt of the duly completed claim form and relevant receipts
- 9.4 We shall not be held liable for any delay in processing of claims or rejection of claims, if the requirements stated in 9.1 and 9.2 above is not complied.



- 9.5 The number of allowable claims shall depend on the SIGNAL Plan subscribed and is limited to either one (1) claim (for Individual SIGNAL Plans) or two (2) claims (for Family SIGNAL Plan), every three (3) months. Claim(s) not made in one three (3) month cycle, shall not be carried forward to the next three (3) month cycle and will be forfeited.

#### **10. Refund of Subscription Fee & Deposit**

- 10.1 In the event registration for SIGNAL is declined by MMSB, the telco provider and/or the insurance/takaful provider, all amounts paid on registration (ie advance subscription fees and deposit) will be refunded in full.
- 10.2 Registrants will be notified by email within 72 hours of their registration, if their registration had been approved or otherwise. If their registration is declined, a request will be made on the same email for registrant's bank details, to arrange for the refund. Refund will be arranged within 48-hours of receipt of the registrant's bank details
- 10.3 MMSB, the telecommunications provider, and/or the insurance/takaful provider reserve the exclusive right to refuse any registration without providing justification.

#### **11. Deposit**

- 11.1 On registration, you are required to pay a deposit equivalent to one (1) month's subscription fee, of the SIGNAL Plan subscribed.
- 11.2 We retain the right to utilise the deposit at any point to offset any outstanding fees or charges and any amounts due and owing to us.
- 11.3 The deposit does not release you from your obligation to settle any fees or charges, nor does it waive our authority to suspend, disconnect, or terminate any telecommunications services or insurance benefits due to non-payment.
- 11.4 Any remaining balance will be refunded to you upon expiry of the contractual agreement and the settlement of all outstanding amounts owed to us.

#### **12. Credit Limit of Telco Services**

- 12.1 Your usage of the telco services including under your SIGNAL Plan is subject to your credit limit and you are fully responsible to ensure your use of the telco services and other usage charges do not exceed your credit limit. Upon your request and/or when deemed appropriate by us, your credit limit may be adjusted, subject to further terms and conditions.
- 12.2 We reserve the right to bar or suspend the telco services (without prior notice) if you exceed your credit limit. We shall not be held liable for any loss or damage resulting from suspension or barring of the telco services.

#### **13. Porting**

- 13.1 The mobile number that you requested to port, must be within the range of mobile numbers approved by SKMM (Malaysian Communications and Multimedia Commission).
- 13.2 Only active mobile numbers are eligible for porting. Mobile numbers that have been suspended, terminated, blacklisted on the defaulters database, and/or barred, shall not be eligible for porting.
- 13.3 You acknowledge and agree that all services associated with the mobile number provided by the Donor Network Operator (DNO), including value-added services, rate plans, charges, and fees, will be terminated when the SIM Card of the DNO is deactivated upon your successful porting to the Recipient Network Operator (RNO) and activation of SIGNAL SIM card.
- 13.4 We will not be liable or responsible to you or any third party for any loss or damage, whether direct, indirect, special, or consequential, or for loss of business, revenue, or profits, or of any nature



suffered by you, or any other person, or any injury caused to or suffered by a person, or damage to property by reason of termination of the DNO SIM card and services associated with the mobile number provided by the DNO.

- 13.5 You confirm and agree that your request to port your mobile number is a notice to terminate your subscription with the DNO. We will not be responsible or liable for any unsuccessful or failure to port to us.
- 13.6 You shall be responsible for settling all outstanding bills with the DNO. If there is non-payment by you of any outstanding bills from the DNO, the service(s) with us may be disrupted. You are also responsible for settling all outstanding bills from us in a timely manner, in the event you request to port out from us, failing which, your port request may be delayed or rejected.
- 13.7 Provision of SIGNAL benefits, its contractual agreement and terms and conditions, shall only be effective when the mobile number is successfully ported.

#### **14. Billing and Payment**

- 14.1 Non-payment for SIGNAL subscription fee will result in suspension of the plan benefits until the outstanding amount is paid.
- 14.2 Any SIGNAL subscription payment made directly to the Benefit providers shall not constitute as valid payments to MMSB.
- 14.3 You are responsible to promptly pay all fees/charges under your plan and this also extends to usage of the mobile line by you or a third party (whether with your consent or otherwise), irrespective of whether it had exceeded your credit limit.
- 14.4 For recurring payments, your SIGNAL Plan may be automatically suspended, disconnected or terminated with immediate effect, if the registered Card is either cancelled by the Bank or the Card Issuer or there are insufficient funds in the Bank account.
- 14.5 Upon registration and payment of the required deposit and advance subscription fees, a SIM card will be couriered to you within seven (7) days. Your monthly billing cycle shall commence from the date you activate the SIM card.
- 14.6 The monthly billing cycle highlighted in 13.5 above refers to the monthly subscription fee for the SIGNAL Plan subscribed. Any additional charges incurred during the billing cycle will be included in the following or subsequent months' bill.
- 14.7 We shall be entitled to impose additional charges if you request for:
  - 14.7.1 billing information which exceeds three (3) months prior to the date of your request;
  - 14.7.2 itemised billing;
- 14.8 We shall notify you in advance of any additional charges described in Clause 13.6 above and obtain your consent prior to processing your request.
- 14.9 You must ensure your bills are settled by the payment date set out in your bills.
- 14.10 If any bill remains unpaid after the due date, we will charge late payment interest at the rate of 1.5% per month on such overdue amount, until settlement of the bill.

#### **15. Promotions**

- 15.1 If you subscribe to a SIGNAL Plan as part of a promotional package or campaign, you agree that all additional terms and conditions applicable to that package or campaign shall also apply. We retain the right to withdraw any promotional package or campaign at any time at our sole discretion and without providing any reason.

#### **16. Cancellation and Termination**



- 16.1 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 shall become due and payable by the subscriber together with an administration fee of Ringgit Malaysia One Hundred (RM100.00). The one month's deposit paid by the subscriber shall be forfeited. No refunds shall be entertained.
- 16.2 MMSB shall be entitled to terminate or discontinue SIGNAL Plan, 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 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**

- 17.1 Please refer to the FAQs for SIGNAL Plans located on our website, [www.mysignal.com.my](http://www.mysignal.com.my), if you have any queries. Alternatively, you may also 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, Malaysia  
Email: [enquiry@mysignal.com.my](mailto:enquiry@mysignal.com.my)

## **18. Intellectual Property**

- 18.1 MMSB and the Benefit Providers shall own and retain all existing rights, titles and/or interests, to 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. No Agency or Partnership**

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

## **20. Governing Law**

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

## **21. Severability and Waiver**

- 21.1 Any terms or conditions 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.
- 21.2 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.





## **22. Transfer or Assignment**

22.1 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.

## **23. Entire Agreement**

23.1 These terms and conditions, the information on the website, the Insurance Policies, and the telco benefit provider terms and conditions, constitute the entire terms of a Subscriber's Subscription to SIGNAL Plans and supersedes any and all prior agreements, understanding or arrangements in force between the Subscriber and MMSB or the Benefit Providers, express or implied and whether made verbally or in writing.

## **24. Conflicting Terms**

24.1 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.

24.2 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 ~



## Appendix 1

### Subscription Fee and Benefits

Plan	SIGNAL Gold	SIGNAL Gold Plus	SIGNAL Life	SIGNAL Life Plus	SIGNAL Premier	SIGNAL Family
<b>Item</b>						
<b>Insurance Benefits</b>	Refer to PDS and Policy of the respective plan.					
<b>Telco Benefits</b>						
Credit Limit	RM100.00					
Internet Data	50GB + 3GB	50GB + 9GB	50GB	50GB + 6GB	50GB + 15GB	200GB shared
Hotspot Data	Shared with internet data					
Voice Calls (all networks)	Unlimited					
SMS (all networks)	300					RM0.10 per minute
Reimbursement Benefits	<ul style="list-style-type: none"> <li>50% reimbursement of outpatient clinical (subject to maximum of 1 visit every 3 months)</li> <li>Based on 1x visit @ RM60.00 per visit</li> </ul>	<ul style="list-style-type: none"> <li>50% reimbursement of outpatient clinical charges (subject to maximum of 1 visit every 3 months)</li> <li>Based on 1x visit @ RM100.00 per visit</li> </ul>	<ul style="list-style-type: none"> <li>50% reimbursement of outpatient clinical (subject to maximum of 1 visit every 3 months)</li> <li>Based on 4x visit @ RM60.00 per visit</li> </ul>	-		<ul style="list-style-type: none"> <li>50% reimbursement of outpatient clinical (subject to maximum of 2 visit every 3 months - combined coverage for all 4 family members i.e. total 8x visits per family per annum)</li> <li>Based on 8x visit @ RM60.00 per visit</li> </ul>
Deposit (upon registration)	RM68.00	RM78.00	RM62.00	RM72.00	RM92.00	RM192.00
Subscription Fee (monthly)*	RM68.00	RM78.00	RM62.00	RM72.00	RM92.00	RM192.00

\*Subject to SST 6%





**Other Charges (Applicable to all SIGNAL Plans)**

No.	Type of Service	Charges (RM)
1.	SMS	RM0.10
2.	MMS	RM0.20
3.	Voice Mail	RM0.30 per minute
4.	Video Call	RM0.30 per minute
5.	IDD Call	For more information, click here <a href="https://help.celcomdigi.com/en/support/solutions/articles/70000661689-celcomdigi-postpaid-idd-rates">https://help.celcomdigi.com/en/support/solutions/articles/70000661689-celcomdigi-postpaid-idd-rates</a>
6.	International Roaming	For more information, click here <a href="https://www.celcomdigi.com/roaming">https://www.celcomdigi.com/roaming</a>
7.	Voice Calls made to Selected Numbers (1300, 1800, 1700, 100, 101, 999 etc)	For more information, click here <a href="https://help.digi.com.my/support/solutions/articles/70000593121-special-rates-for-voice-calls-made-to-selected-numbers">https://help.digi.com.my/support/solutions/articles/70000593121-special-rates-for-voice-calls-made-to-selected-numbers</a>
8.	5G Access	Top up RM10.00 (monthly)

Note: The additional charges are accurate at the time of publication but may be subject to change at the discretion of the telecommunications service provider.