

## Terms of Use

Last Updated : 28<sup>th</sup> March 2025

### Important

Please read the terms below carefully.

The Terms of Use stated herein (collectively, the “Terms of Use” or this “Agreement”) constitute an agreement between you and Ansa Digital Sdn Bhd (“Ansa Digital” or “Insurer” or “we” or “us” or “our”). By accessing and/or using our App (as defined herein), you hereby expressly acknowledge and agree to be bound by the Terms of Use, including any future amendments, additions, replacements and/or modifications hereto as may from time to time be made by Ansa Digital. If you do not agree to any of these Terms of Use, please do not access to this website and/or continue using the App.

In addition to the Terms of Use, you may be required to agree to other terms and conditions in respect of particular Contents (as defined herein) or Services (as defined herein) we may make available on or via this App from time to time. In the event and to the extent only of any conflict or inconsistency between the terms and conditions of any particular Content or Service and these Terms of Use, the terms and conditions for such Content and/or Services will prevail over these Terms of Use.

Ansa Digital may amend these Terms of Use from time to time, without giving any notice to you and without giving any reason for doing so by posting an updated version of the Terms of Use on this App. It is your responsibility to check them periodically for any changes. If you do not agree to the updated Terms of Use, you should cease using this App immediately.

If you are under 18 years of age, you may only use this App with the consent of and under the supervision of your parent or legal guardian who shall be responsible for your use of this App.

### 1. Definitions

Unless the context otherwise requires, the following words shall have the following meanings:

“**Access Credentials**” means the Ansa Digital ID password, OTP (One-Time Password), and/or any other form of electronic identification or device, issued or prescribed by or on behalf of the Insurer for use by the Customer in accessing the App.

“**Account**” means the account created by a Customer in order to access and use the App, including any Contents and/or Services offered by the Insurer on or via the App.

“**Ansa Digital’s Web**” means the official website of Ansa Digital at [www.ansa.my](http://www.ansa.my).

“**App**” means “Ansa SuperApp”, the mobile-based application service provided by the Insurer that enables the Customer to access the Account(s), manage his/her policies with the Insurer and/or to otherwise transact and communicate with the Insurer in respect of the Contents and/or Services provided by the Insurer.

“**Contents**” means any data and/or information that is available, accessible or stored in the App in an electronic form, including, without limitation, any information, advertisements, documents, text, files, images, sounds, moving images and videos.

“**Customer**” means a person who has purchased one or more policies from the Insurer or otherwise has an existing business relationship with the Insurer.

**“Services”** means any of the Internet-based, mobile based, interactive information services, software, content, or interactive tools that may be provided by the Insurer, including but without limitation to the Ansa Digital e-Alerts Notification Service.

**“Terminal”** means computers, mobile devices or other gadgets or access devices (including but without limitation to television) that may be used to access and/or use the App.

## 2. Introduction to Our App

This App is provided by us, Ansa Digital Sdn Bhd. This App is available via smart mobile devices and/or web browser, which allows the Customers to access or login to the Account(s), view and manage his/her policies with the Insurer and/or to otherwise transact, instruct and/or communicate with the Insurer.

## 3. Accounts and Access Credentials

3.1 The App may only be accessed by the Customers. The App enables you to create and have access the Account(s) by electronic means via the use of mobile devices. You may gain access to the App and/or your Account and/or any part thereof only upon the correct input and/or use of your Access Credentials.

3.2 You acknowledge and agree that you are responsible for maintaining the confidentiality, safekeeping and security of your Account details and Access Credentials. You shall not reveal any part of your Access Credentials to any other party and shall take all necessary steps to prevent disclosure of your Access Credentials to any other party. In the event that any of your Access Credentials is disclosed to or discovered by any other party, we suggest that you change the existing Access Credentials immediately to avoid your Account(s) from being affected or used illegally by any other party without your consent.

3.3 You agree and acknowledge that any use of or access to the App referable to, and any instructions identified by your Access Credentials (whether such access to or use of the App, or instruction, is authorised by you or not) shall be deemed to be, as the case may be: (a) use of or access to the App by you; or (b) instructions transmitted or validly issued by you. You authorise the Insurer to accept, follow and act upon all instructions that are attributable to your Access Credentials (whether such instructions are actually authorised by you or not), including for additional products and services to be made available to you, and the Insurer shall not be liable for acting upon such instructions in good faith. The Insurer shall neither be liable for acting upon such instructions nor be obliged to investigate the authenticity or authority of such persons effecting the instructions or verify the authenticity, accuracy and completeness of such instructions. Such instructions shall be deemed irrevocable and binding on you upon the Insurer's receipt notwithstanding any error, fraud, forgery, lack of clarity or misunderstanding in respect of the terms of such instructions and the Insurer shall be entitled (but not obliged) to effect, perform or process such instructions without your further consent and without any further reference or notice. The Insurer shall be entitled but shall not be obliged to verify any instructions given via the App via mobile or other communication devices including but without limitation to computer, laptop and tablet.

3.4 You may, from time to time, change any of the Access Credentials as permitted by the Insurer

from time to time. The Insurer shall be entitled at the Insurer's absolute discretion to reject any number or alphabet selected by you as your substitute Access Credentials without giving any reason thereof. Any of your substitute Access Credentials shall take effect upon the Insurer's confirmation and your use therefrom shall be governed by these Terms and Conditions. When selecting a substitute password, you shall refrain from selecting any series of consecutive or same or similar numbers or alphabets or any series of numbers or alphabets that may easily be ascertainable or identifiable with you.

3.5 You shall comply with all requirements, instructions and specifications relating to your Access Credentials (including but without limitation to any registration and activation procedures) as may be prescribed by the Insurer at any time and from time to time in its sole and absolute discretion.

3.6 You shall notify the Insurer immediately (i) if you have any knowledge or reason for suspecting that the security or confidentiality of any Access Credential or Terminal used by you for the generation and/or reception of Access Credentials has been compromised or if there has been any unauthorised use of any Access Credentials or such Terminal, or (ii) of any loss, replacement and/or change of number, as the case may be, of any mobile phone or other Terminal or other device (as the case may be) used by you for the generation and/or reception of Access Credentials. You shall be solely responsible and liable for all losses and consequences arising from or in connection with any failure by you to comply with any of the foregoing.

#### 4. Using Our Application

4.1 The information and materials contained in this App are provided on an "as is" and "as-available" basis without representation and/or warranty of any kind, either express or implied. In particular, no warranty or responsibility is assumed by Ansa Digital and/or our related or any holding corporations regarding non-infringement, security, accuracy, completeness, adequacy, reasonableness, fitness for a purpose, or freedom from computer viruses in connection with the information and materials provided. Ansa Digital and its related corporations shall be excluded for any liability for any loss, damage, cost or other expense, whether wholly or partially, directly or indirectly, arising from any error, inaccuracy, or omission in relation to this App to the extent that such liability is not excluded by law.

4.2 You agree that you will not hold Ansa Digital liable for any financial or any other losses or damages that you may incur as a result of using any of the features of this App, including but not limited to the "Fund Switch" Service Request, the "Withdrawal Fund" Service Request, the "Apportion Fund" Service Request and/or the "Update of Personal Particulars" Service Request.

#### 4.3 "Fund Switch" Service Request

(a) You are switching funds on your own accord and at your own risk. You will ensure the suitability of the funds selected.

(b) Ansa Digital has the absolute discretion to act according to relevant legislation, rules and regulations having the force of law.

(c) You understand that all limits stated are subject to revision and that Ansa Digital reserves the right to reject or adjust the App if the limits are not met.

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(d) You confirm and undertake that any funds and assets you place with Ansa Digital, and any profits that may be generated from such funds and/or assets, shall be in compliance with the tax laws, rules or regulations of the countries in which you reside and have citizenship.

(e) The information given by you in this App are true and complete to the best of your knowledge. You have not withheld any facts that may affect the assessment and acceptance of this App.

(f) By submitting an application to switch funds using the App, you understand that the effective price depends on the submission cut off time.

### 4.4 “Withdraw Fund” Service Request

(a) You understand that all withdrawal limits stated are subject to revision and that Ansa Digital reserves the right to reject or adjust your application to withdraw fund if the limits are not met.

(b) You confirm and undertake that any funds and assets you place with Ansa Digital, and any profits that may be generated from such funds and/or assets, shall be in compliance with the tax laws, rules and regulations of the countries in which you reside and have citizenship.

(c) By submitting this application to withdraw fund, you understand that the effective price depends on the submission cut off time.

(d) If you are performing a full withdrawal, you acknowledge that the policy will be cancelled and agree that Ansa Digital will be discharged from all liabilities arising out of or in connection with the policy or policies. You agree to keep Ansa Digital fully indemnified against any and all losses, damages, demands, proceedings, costs and expenses incurred by Ansa Digital arising from the surrender of this policy.

(e) If you have selected PayNow as your settlement option, you confirm that you have registered and linked your Malaysia NRIC to your bank account (“**PayNow Account**”) of which you are the legal, registered and beneficial owner. You hereby authorise and instruct Ansa Digital Sdn Bhd to deposit the payment into your PayNow Account and to verify your PayNow Account with the relevant bank (where necessary). In the event that the PayNow transaction is unsuccessful, you agree and acknowledge that a cheque for the payment will be issued to you.

(f) You understand that if the Policy is under a Trust (Irrevocable) Nomination, Ansa Digital shall be discharged from all liabilities upon payment to any of the Trustees, who is not the Policyholder, who is to hold the surrender value for the benefit of every nominee nominated under the Trust Nomination for the Policy.

### 4.5 Terms and Conditions Governing “Apportion Fund” Service Request

(a) You understand that all apportionment limits stated are subject to revision and that Ansa Digital reserves the right to reject or adjust the application if the limits are not met.

(b) You confirm and undertake that any funds and assets you place with Ansa Digital, and any profits that may be generated from such funds and/or assets, will comply with the tax laws, rules and

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regulations of the countries in which you reside and have citizenship.

(c) The information given by you in this application is true and complete to the best of your knowledge. You have not withheld any facts that may affect the assessment and acceptance of this application.

(d) You declare that you have decided to change premium apportionment on your own accord and at your own risk.

(e) You will ensure the suitability of the funds selected and agree that Ansa Digital has the absolute discretion to close any of the selected funds and prevent any allocation of premiums or fund switching to the funds that are to be closed, provided that it is in accordance with:

(i) all relevant legislation;

(ii) rules and regulations having the force of law and all orders;

(iii) notices and guidelines issued by the governmental regulatory body or ministry supervising and regulating Ansa Digital.

You will receive at least one (1) month notice before any fund closure in accordance with the Notices and Correspondences clause of your policy or the prevailing period of notice required under any regulatory notice or guideline, whichever period is longer.

### 4.6 Refund Policy

Customers who have purchased our insurance product through this App may apply for a refund or cancel of the insurance product purchased, subject to the terms and condition as listed in this policy. Please read through this policy carefully to understand our cancellation and refund policy.

- For matters of refund and cancellation, all written notice must be sent to Ansa Digital's designated address as provided under Clause 21 hereof and will thereafter be forwarded to the Insurer. The Insurer will process the request for cancellation and will be the party responsible for the refund.
- The Insurer may also cancel this Policy by giving the customer fourteen (14) days notice in writing by registered post to the customer's last address known to Ansa Digital. The Customer will be entitled to a refund of premium if no claim was incurred prior to cancellation. Your refund will be the difference between the total premium and the customary short period rates as calculated for the time the Insurer were on risk until the date of cancellation. This clause may only apply to certain Insurers, subject to the terms and conditions of the insurance product offered by the Insurers.

### 4.7 "Update Personal Particulars" Service Request

By making an "Update Personal Particulars" Service Request provided for via the App, you confirm that you have authorised and/or instructed Ansa Digital to make corrections and/or changes to your personal particulars for your Ansa Digital policies as indicated via the App.

### 4.8 "Plan Conversion" Service Request

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(a) By submitting a “Plan Conversion” request, you confirm that you have sought advice from your financial representative, who has explained to your satisfaction the implications of this request for a downgrade. If you do not need advice from your financial representative, you confirm that you have read and reviewed the plan benefits of the downgraded plan, and are fully aware of the implications of the plan downgrade.

(b) A plan downgrade may only be requested where the resulting Ansa DIGITAL and Ansa DIGITAL plan types are matching plan types.

(c) The downgrading of the Ansa DIGITAL and Ansa DIGITAL plan types will take effect on the same effective date.

(d) A downgrade request, once submitted, is final and cannot be revoked. If you wish to request any subsequent upgrades in future, you will be subject to standard underwriting requirements.

## 5. Consent

5.1 By accessing and/or using this App, you agree and give consent to Ansa Digital and its related corporations (collectively, the “Companies”), as well as the Companies’ authorised service providers and relevant third parties, collecting, using and/or disclosing your personal data for purposes reasonably required by the Companies to administer and/or manage your Account in this App and such other purposes as described in Ansa Digital’s Privacy Policy (collectively, the “Purposes”) which is accessible from this App or Ansa Digital’s Web, which you confirm you have read and understood. For more details, please refer to the Privacy and Security Policy on Ansa Digital’s Web.

## 6. Links to Third Party Websites

This App may contain links to other third party websites owned or operated by third part(ies) who are not related or affiliated to Ansa Digital (“**Third Party Websites**”). Third Party Websites are not under the control and/or supervision of Ansa Digital. By providing hyperlinks or connection to third parties’ services/products/contents via this App, Ansa Digital is not responsible for the contents, and shall not be deemed to endorse, invite, recommend, approve, guarantee, or introduce any third parties or their services/products/contents, or have any form of cooperation with such third parties and websites. Ansa Digital is not a party to any contractual arrangements entered into between you and any of the Third Party Websites unless otherwise expressly specified or agreed to by Ansa Digital. Ansa Digital shall have no obligations or liabilities whatsoever in relation to the offer(s), goods and/or service(s) (including, without limitation, their quality and supply) provided by third parties.

## 7. Performance of this Application

7.1 Ansa Digital makes no guarantee as to the reliability or other performance of this App. The performance of this App depends on various factors, including the functions, capacity and configuration of your mobile phones or access device, the speed of your internet connection, and the number of users assessing the systems which support this App.

7.2 Ansa Digital will use reasonable endeavours to generally make this App available during its normal business hours. However, the availability of this App depends on various third party service providers, and accordingly, Ansa Digital does not represent, warrant or guarantee that:

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- (a) your use of this App will be continuous, uninterrupted, secure or error-free;
- (b) there will be no occurrence of network connection difficulties.

7.3 You acknowledge that this App may not be available for use from time to time, and that you may be disconnected from your use of this App at any time for any reason, including if:

- (a) any network connection difficulties occur;
- (b) the systems providing those services are unavailable for any reason (including system maintenance);
- (c) you have breached any of these Terms of Use; or
- (d) Ansa Digital decides, in its sole discretion to suspend, block or terminate your access to this App for any reason.

7.4 The information available through this App is subject to updates from time to time. While Ansa Digital aims to ensure that it is up-to-date, there may be delays, errors or omissions that could affect its currency or accuracy due to the nature of the internet. Accordingly, Ansa Digital does not represent or warrant that this App will be available at all times and that access will not be interrupted, that any defects will be corrected, that there will be no delays, failures, errors or omissions or loss of transmitted information, that no viruses or other contaminating or destructive properties will be transmitted or that no damage will occur to your mobile phones or access device. Ansa Digital is not liable for malfunctions in communications facilities not under its control that may affect the accuracy or timeliness of messages and transactions you send or receive. You are solely responsible for adequate protection of your mobile phones and/or any other access devices and backup of data by taking sensible and prudent actions.

## 8. Registration, Termination and Account Security

8.1 When using this App, we expect you to help us maintain the security of your Account. You acknowledge and agree:

- (a) you will not invent a false persona, but will use your real identity at all times on this App.
- (b) you will not impersonate another person or entity, or otherwise misrepresent your affiliation with another person or entity.
- (c) to the fullest extent permitted under Malaysia law, you shall keep all information obtained through this App secure and confidential.
- (d) you are solely responsible for maintaining the confidentiality of the information you hold for your Account, including your username, password, and for any activity that occurs under or through your Account as a result of your failure to keep this information private, secure and confidential. Ansa Digital is not liable for any loss, damage, cost or other expense incurred by you due to any third party accessing to your Account as a result of your failure to keep your Account information private, secure, and confidential.
- (e) if you invent a false persona or misrepresent your real identity we reserve the right to disable, delete, or suspend your Account.

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(f) if we disable, delete, or suspend your existing Account, you agree you will not create another account without our approval.

8.2 Ansa Digital reserves the right, at its sole discretion, to do any of the following, at any time, without notice:

(a) amend, modify, add, delete, or revise in any way any information of this App and/or these Terms of Use;

(b) determine, impose, and vary from time to time the scope and/or any restrictions on the use of this App to be made available;

(c) suspend or terminate operation of or access to this App, or any portion of this App, for any reason;

(d) expand, add, modify, reduce, remove, or change functionalities in this App, or any portion of this App;

(e) interrupt the operation of this App, or any portion of this App, as necessary to perform maintenance, error correction, or other changes; and

(f) purge your data from our App at any time without notice, and you agree that we will not be liable for any loss alleged to result from purging, deletion, or failure to store your data.

8.3 Please note that by posting any information or content onto this App or through instant messaging, you acknowledge that you are allowing Ansa Digital and its related corporations to access and use that information, and to associate it with you. Please also take note that you should not post any information (be it texts, graphics, drawings, images, photographs, audio or video materials) that:

(a) could disable, overburden, or impair the proper working of this App, including uploading viruses or other malicious code;

(b) may be unlawful, fraudulent, violent, abusive, obscene, profane, hateful, offensive, racist, discriminatory or otherwise objectionable or unreasonable;

(c) threaten, defame, bully, intimidate, or harass any person or organization or Ansa Digital generally;

(d) are solicitations, advertisements, endorsements or misrepresentation of any kind, or unauthorized commercial communications (such as spam);

(e) infringe upon any entities' privacy and rights including intellectual property right or proprietary right of any person or organization;

(f) are off-topic; and

(g) contain anything else Ansa Digital deems to be inappropriate.

You acknowledge and agree that Ansa Digital shall have the right to modify, remove, or delete any posted data that in Ansa Digital's sole opinion may be in breach of this term.



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8.4 Ansa Digital requires you to take the necessary precautionary measures to ensure that no unauthorised access is given to your Account. Therefore, you must not allow anyone other than yourself access to this App. You must notify us immediately by email to [contactus@ansa.my](mailto:contactus@ansa.my) if you suspect that your Account has been accessed to by an unauthorised person.

8.5 Ansa Digital reserves the right to suspend or terminate your Account at its sole discretion, including but not limited to upon the occurrence of one or more of the following:

- (a) you breach any of these Terms of Use;
- (b) you abuse the App in any manner whatsoever; or
- (c) you commit any fraud.

8.6 Pertaining to your Account, please take note that:

- (a) the email used to create your Account may only be changed or updated by creating a new account and deleting the previous account.
- (b) your Account will be automatically suspended due to inactivity if you do not log in at least once within eighteen (18) months of your last login.
- (c) your Account will be deleted automatically due to inactivity if you do not log in at least once within thirty (30) months of your last login.

## 9. Limitation of Liability

9.1 By accessing to or using this App, you expressly agree that such access or use is at your own risk. Ansa Digital assumes no responsibility and shall not be held liable for any loss, damage, cost or other expenses which you may incur as a result of any information or materials provided on this App and/or your access to, or the use of, this App.

9.2 You acknowledge that you are fully aware and expressly agree that the use of this App is subject to having all your relevant activities and information or data hereof monitored and recorded by Ansa Digital. These activities include but are not limited to your mobile device ID, mobile device model, usage behaviour of the App, data synced or logged in with this App, links shared and location (for location, where permission is given by you). Emails and other communication sent to Ansa Digital and/or this Application over the internet cannot be guaranteed to be completely secure. Access to and use of your email address is at your own risk and subject to any terms and conditions applicable to such access/use. Ansa Digital is not responsible for any damages incurred by you if you send an email/message to Ansa Digital or if Ansa Digital sends an email/message to you at your request, over the internet.

## 10. Indemnity

You agree to indemnify and must keep indemnified Ansa Digital and/or its related corporations from and against any and all damages, losses, liabilities, costs and expenses (including full legal costs on a solicitor-client basis) arising from or in connection with: (i) your access to or use of this App (ii) any other party's access to or use of this App using your Account; or (iii) your breach of any of these Terms of Use; (iv) any other party's breach of any of these Terms of Use where such party was able to access or use this App using your Account.

#### 11. Intellectual Property

All copyright and other intellectual property rights in this App are proprietary to Ansa Digital and its licensors. You shall not (and shall not attempt to):

- (a) use, copy, reproduce, altered, adapt, broadcast, modify, stored in a retrieval system, create derivative works or use in any other way for public or commercial purposes any part of this App;
- (b) modify, reproduce, distribute, translate, transmit or tamper with any part of this App;
- (c) create derivate works of or from any part of this App;
- (d) permit or assist any person to engage in any act described in paragraphs 10(a) to 10(c) above.

#### 12. Ownership of Information

Any information (including data, questions, comments or suggestions but exclude personal data) that you transmit to us via this App will be treated as non-confidential and non-proprietary and will become our property. Such information may be used by us for any purpose, including, but not limited to reproduction, disclosure, transmission, publication, broadcast and posting. Ansa Digital may use any ideas, concepts, know-how or techniques contained in any communication you send to us via this App for any purpose whatsoever, including developing and marketing products using such information. You therefore waive all applicable rights you may have in any information (other than personal data) you transmit to us via this App for the purposes of this section of the Terms of Use.

#### 13. Personal Data Protection

Any personal information submitted to Ansa Digital via this Application will be subject to our Privacy Policy (Malaysia). For more details, please refer to the Privacy and Security Policy on Ansa Digital's Web.

#### 14. Use of analytic tools and off-site data storage

In connection with this App and your use thereof, from time to time, Ansa Digital may elect to use or deploy analytic tools to, amongst others, facilitate tracking and analysis of the use of the mobile App and its functions within. Use or deployment of such analytic tools may involve or require Ansa Digital's utilisation of cloud-based internet storage or any other forms of off-site data storage (as Ansa Digital may deem appropriate in its absolute discretion) of the information to be analysed. Provision of your unique account identifier, and details of your access to and use of this mobile application (including but not limited to, your frequency of access, timing and length of time of access, features of this mobile application accessed and other activities on this mobile application) to the relevant providers of such services, and cloud-based internet storage or other off-site storage of such data, would be required in such circumstances.

#### 15. Third party rights

A person who has not agreed to and be bound by the Terms of Use shall have no right to enforce any of the terms herein.

16. Ansa Digital Alert Notification Service

16.1 The Insurer at its sole discretion may provide its Customers with the “Ansa Digital e-Alerts Notification Service” which includes, without limitation, the “Ansa Digital e-Alerts Service” (or by whatever name designated to it in the future) through electronic mail, facsimile, SMS or such other media as the Insurer may deem appropriate.

16.2 The scope and features of the Ansa Digital e-Alerts Notification Service shall be as determined or specified by the Insurer from time to time. The Insurer shall be entitled to modify, expand or reduce the Ansa Digital e-Alerts Notification Service at any time and from time to time without notice as the Insurer may deem fit without assigning any reason therefore.

16.3 Any notification provided by the Insurer under the Ansa Digital e-Alerts Notification Service shall be transmitted or otherwise made available to the Customer at such times as the Insurer may reasonably deem fit.

16.4 The Insurer may contract with one or more third parties to provide, maintain or host the Ansa Digital e-Alerts Notification Service. The Customer acknowledges that, in providing the Ansa Digital e-Alerts Notification Service, the Insurer will have to release and transmit the Customer’s information (including information relating to the Customer’s Account(s) with the Insurer) to such third parties. The Customer hereby agrees and consents to such release and transmission of its information to such third parties. The Customer further acknowledges that its information may be placed and stored in servers outside the Insurer’s control.

16.5 A notification under the Ansa Digital e-Alerts Notification Service shall be considered to be sent by the Insurer upon the broadcast of the notification by the third party to the contact particulars designated by the Customer for the purposes of the Ansa Digital e-Alerts Notification Service, regardless of whether such notification is actually received by the Customer. The Insurer does not guarantee receipt of any notification under the Ansa Digital e-Alerts Notification Service by the Customer and the Customer understands and agrees that the Customer’s use of the Ansa Digital e-Alerts Notification Service is at the Customer’s own risk.

16.6 The Customer shall notify the Insurer immediately of any change in its contact particulars designated by the Customer for the purposes of the Ansa Digital e-Alerts Notification Service. Where the Customer fails to inform the Insurer of such change, the Insurer shall not be responsible for any loss, damage or other consequence, which the Customer may suffer as a result of any notification being sent to the Customer’s latest designated contact particulars in the Insurer’s records.

16.7 All references to a time of day in any notification sent by the Insurer under the Ansa Digital e-Alerts Notification Service are to Malaysia time (unless otherwise specified by the Insurer).

16.8 All notifications under the Ansa Digital e-Alerts Notification Service shall be from the Insurer to the Customer only and the Customer should never attempt to communicate with the Insurer by directing any communication to the sender’s contact number, address or other particulars which may be indicated on the notification.

16.9 The Customer agrees that the Insurer, its directors, officers, employees and agents are not responsible for any losses or damages, including legal fees, that may arise, directly or indirectly, in whole or in part, from: (a) the non-delivery, delayed delivery, or the misdirected delivery of a notification under the Ansa Digital e-Alerts Notification Service; (b) any inaccurate or incomplete

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content in a notification under the Ansa Digital e-Alerts Notification Service; or (c) the reliance by the Customer on or use of the information provided in a notification under the Ansa Digital e-Alerts Notification Service for any purpose.

### 17. Inconsistency in wordings

In the event of any inconsistency and/or omission between the English language and other language versions of these Terms of Use, the English language version shall prevail.

### 18. No Waiver

The failure of Ansa Digital to enforce any right or provision in the Terms of Use shall not constitute a waiver of such right or provision.

### 19. Severability

If any provision of the Terms of Use is held to be invalid or unenforceable, such provision shall be ineffective to the extent of such unenforceability or invalidity, without affecting the remaining provisions hereof.

### 20. Governing Law and Jurisdiction

The above Term of Use shall be governed and construed in all respects in accordance with the laws of Malaysia. You and Ansa Digital agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

### 21. Contact Information

You may contact us at:

Address: Berjaya Times Square, Lot 06-29 & 06-31, 6<sup>th</sup> Floor, No. 1, Jalan Imbi, 55100 Kuala Lumpur.

Contact No: +603 8322 2526

Email: [contactus@ansa.my](mailto:contactus@ansa.my)

### 22. Posting of Notice

Any notice that we intend to give to you may be carried out by posting the relevant notice on this App and/or by sending any such notice to any contact information you may have provided to us. You are deemed to have received notice of the same upon us posting the relevant notice on this App and/or by sending any such notice to any contact information you may have provided us with.

### 23. About Us

We are known as Ansa Digital Sdn Bhd. Our country of domicile is Malaysia. You may contact our customer service at the aforementioned contact details under Section 21 hereof.