

TERMS OF USE

Last Updated: 17 July 2025

Important

Please read the following terms carefully.

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

In addition to these Terms, you may be required to agree to specific terms and conditions applicable to certain content (“Content”) or services (“Services”) made available via the App. In the event of any conflict or inconsistency between the terms applicable to any Content or Services and these Terms, the terms and conditions for such Content and/or Services will prevail over these Terms of Use.

Ansa Digital reserves the right to amend these Terms at any time without prior notice and without providing any reason. Updated versions of the Terms will be posted on the App. It is your responsibility to review the Terms periodically for any changes. If you do not agree to the revised Terms, you must discontinue use of the App immediately.

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

1. Definitions

Unless the context otherwise requires, the following terms shall have the meanings set out below:

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

“Account” refers to the account created by a Customer to access and use the App, including any Content and/or Services offered by the Insurer through the App.

“Ansa Digital’s Web” refers to the official website of Ansa Digital at www.ansa.my.

“App” refers to the “Ansa SuperApp”, a mobile application provided by the Insurer that enables the Customer to access their Account(s), manage their insurance policies, and communicate or transact with the Insurer regarding Content and/or Services.

“Services” refer to internet-based or mobile-based interactive services, software, content, or tools provided by the Insurer, including but not limited to the Ansa Digital e-Alerts Notification Service.

“Content” includes any data or information available, accessible, or stored electronically in the App, including but not limited to text, images, videos, sounds, files, advertisements, and documents.

“Customer” means an entity or individual who has purchased or may purchase one or more insurance policies from the Insurer or otherwise has an existing business relationship with the Insurer.

“Terminal” refers to any device (e.g., computer, mobile phone, tablet, television) used to access and/or use the App.

2. Introduction to the App

The App is provided by Ansa Digital Sdn Bhd and is accessible via smart mobile devices and/or web browsers. It enables Customers to log into their Account(s), view and manage their insurance policies, and communicate or transact with the Insurer.

3. Accounts and Access Credentials

3.1 Access to the App is restricted to Customers only. The App enables Customers to create and access their Account(s) electronically using mobile devices. Access to the App, Account, or any part thereof is granted only upon the correct input and use of the assigned Access Credentials.

3.2 You acknowledge and agree that you are solely responsible for maintaining the confidentiality, security, and safekeeping of your Account information and Access Credentials. You must not disclose your Access Credentials to any third party, and must take all necessary precautions to prevent such disclosure. If your Access Credentials have been compromised, you should immediately change your Access Credentials to protect your Account from being used illegally by any other party without your consent.

3.3 You agree and acknowledge that any use of or access to the App, and any instructions submitted using your Access Credentials (whether authorised by you or not), shall be deemed to be:

- (a) usage or access by you; and/or
- (b) instructions issued or authorised by you.

You hereby authorise the Insurer to accept, follow, and act upon all such instructions associated with your Access Credentials, including requests for additional products and services.

The Insurer shall not be held liable for acting upon such instructions in good faith, regardless of whether they were genuinely issued by you.

The Insurer is not obligated to verify the authenticity, authority, accuracy, or completeness of such instructions, and shall not be liable for any actions taken based on such instructions.

All instructions shall be deemed irrevocable and binding upon receipt by the Insurer, regardless of any error, fraud, forgery, miscommunication, or misunderstanding.

The Insurer may, but is not obliged to, verify any instructions issued via the App through various communication devices including, but not limited to, mobile phones, computers, laptops, or tablets.

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. 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 not limited 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 of any mobile phone or other Terminal or other device 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 “Withdraw Funds” Service Request, the “Apportion Funds” Service Request and/or the “Update 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 your application if the limits are exceeded.

(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 Funds” 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 funds if the limits are exceeded.

(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 your funds, 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 you 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 Malaysian IC 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 Funds" 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 exceeded.

(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 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 an insurance product through this App may request a refund or cancel the insurance policy, subject to the terms and conditions outlined in this policy. Please read this policy carefully to understand the applicable cancellation and refund procedures.

- All requests for refunds or cancellations must be submitted in writing to Ansa Digital's designated address as stated in Clause 20 of this policy. Upon receipt, Ansa Digital will forward the request to the relevant Insurer. The Insurer is responsible for processing the cancellation and any applicable refund.
- The Insurer reserves the right to cancel the policy by providing the customer with fourteen (14) days' written notice, delivered via registered post to the customer's last known address on record with Ansa Digital.
- The customer will be entitled to a refund of the premium, provided that no claims have been made prior to cancellation.
- The refund amount will be calculated as the difference between the total premium paid and the applicable short-period rates, based on the duration the Insurer was at risk before the cancellation date.
- This provision applies only to certain Insurers and is subject to the specific terms and conditions of the insurance product offered.

4.7 "Update Personal Particulars" Service Request

By submitting an "Update Personal Particulars" service request through the App, you confirm that you have authorised and/or instructed Ansa Digital to update and/or correct your personal information for all relevant Ansa Digital policies as specified in your request.

4.8 "Plan Conversion" Service Request

- (a) By submitting a "Plan Conversion" request, you confirm that you have either
- (i) consulted your financial representative, who has adequately explained the implications of downgrading your plan, or
 - (ii) reviewed the benefits of the downgraded plan on your own and fully understand the consequences of the downgrade.
- (b) A plan downgrade may only be requested if the post-downgrade plan and the pre-downgrade plan are of compatible types.

- (c) The post-downgrade plan will take effect on the same date.
- (d) Once submitted, a downgrade request is final and cannot be revoked. Any future request to upgrade will be subject to standard underwriting procedures.

5. Consent

5.1 By accessing and/or using this App, you acknowledge and provide your consent to Ansa Digital and its related corporations (collectively referred to as the “Companies”), as well as the Companies’ authorised service providers and relevant third parties, to collect, use, and/or disclose your personal data for purposes reasonably necessary to administer and manage your account within this App. This includes, but is not limited to, the purposes outlined in Ansa Digital’s Privacy Policy (collectively, the “Purposes”).

You confirm that you have read and understood Ansa Digital’s Privacy Policy, which is accessible via this App or through Ansa Digital’s website.

For more information, please refer to the Privacy Policy on Ansa Digital’s official website.

5.2 Links to Third Party Websites

This App may contain links to external websites owned or operated by third parties not affiliated with or related to Ansa Digital (“Third Party Websites”).

These Third Party Websites are not under the control and/or supervision of Ansa Digital.

The inclusion of hyperlinks or connections to third-party services, products, or content within this App shall not be construed as an endorsement, recommendation, approval, guarantee, or representation of any kind by Ansa Digital. Ansa Digital disclaims all responsibility for such third-party content and does not have any affiliation, partnership, or cooperative relationship with the third parties, unless expressly stated otherwise.

Ansa Digital is not a party to any contractual arrangements between you and any Third Parties, unless expressly stated otherwise or agreed to by Ansa Digital. Ansa Digital bears no obligation, responsibility, or liability whatsoever for any offers, goods, and/or services provided by third parties, including but not limited to their availability, quality, suitability, or delivery.

6. Performance of this Application

6.1 Ansa Digital does not guarantee the reliability or performance of this App. The performance of the App depends on various factors, including the capabilities, configuration, and condition of your mobile device or access equipment; the speed and stability of your internet connection; and

the number of users accessing the systems that support the App.

6.2 Ansa Digital will use reasonable efforts to ensure the App is generally available during its normal business hours. However, as the App relies on third-party service providers, Ansa Digital does not make any representation, warranty, or guarantee that:

- (a) your use of the App will be continuous, uninterrupted, secure, or error-free; or
- (b) network connection difficulties or disruptions will not occur.

6.3 You acknowledge and agree that access to and use of the App may be disrupted, suspended, or unavailable from time to time. You may be disconnected from the App at any time for reasons including, but not limited to:

- (a) network connection issues;
- (b) unavailability of systems supporting the App, including for maintenance or other operational reasons;
- (c) your breach of any of these Terms of Use; or
- (d) a decision by Ansa Digital, at its sole discretion, to suspend, block, or terminate your access to the App for any reason.

6.4 The information made available through this App is subject to periodic updates. While Ansa Digital endeavours to keep the information current and accurate, delays, errors, or omissions may occur due to the nature of internet-based services. As such, Ansa Digital does not make any representations or warranties that:

- (a) the App will be available at all times or that access will be uninterrupted;
- (b) any defects will be identified or corrected;
- (c) there will be no delays, failures, errors, omissions, or loss of transmitted information;
- (d) the App will be free from viruses or other harmful, contaminating, or destructive properties;
or
- (e) your mobile phone or access device will not suffer any damage from the use of the App.

Ansa Digital shall not be liable for any malfunctions or failures in communication systems or facilities that are outside its control, and which may impact the accuracy or timeliness of messages or transactions sent or received through the App.

You are solely responsible for ensuring that your mobile phone or access device is adequately protected, including implementing appropriate data security measures and maintaining backups of your data.

7. Registration, Termination and Account Security

7.1 When using this App, you are expected to take reasonable steps to help maintain the security and integrity of your Account. You acknowledge and agree to the following:

- (a) You will use your real identity at all times and will not create a false persona;
- (b) You will not impersonate any other person or entity, nor misrepresent your affiliation with any person or entity;
- (c) To the fullest extent permitted under Malaysian law, you will keep all information obtained through this App secure and confidential;
- (d) You are solely responsible for maintaining the confidentiality of your Account information, including your username and password. You are also responsible for all activity that occurs under your Account resulting from your failure to keep this information secure and confidential. Ansa Digital shall not be liable for any loss, damage, cost, or other expense incurred by you arising from third-party access to your Account due to your failure to safeguard your Account credentials;
- (e) Ansa Digital reserves the right to disable, suspend, or delete your Account if you create a false identity or otherwise misrepresent your identity;
- (f) If your Account is disabled, suspended, or deleted, you agree not to create or attempt to create another account without the prior written approval of Ansa Digital.

7.2 Ansa Digital reserves the right, at its sole discretion and at any time, without prior notice, to take any of the following actions:

- (a) amend, modify, add to, delete from, or otherwise revise any content or information contained in this App and/or these Terms of Use;
- (b) determine, impose, and revise, from time to time, the scope of use and/or any restrictions applicable to the use of this App;
- (c) suspend or terminate the operation of, or access to, this App or any part thereof, for any reason;
- (d) expand, modify, reduce, remove, or otherwise change any features or functionalities of this App, in whole or in part;

- (e) interrupt or suspend the operation of this App, in whole or in part, as necessary to perform maintenance, correct errors, or implement changes; and
- (f) remove, delete, or purge your data from the App at any time without notice. You acknowledge and agree that Ansa Digital shall not be liable for any loss, damage, or claim arising from the deletion, purging, or failure to store any such data.

7.3 By posting any information or content on this App, including through instant messaging features, you acknowledge and agree that Ansa Digital and its related corporations are granted the right to access, use, and associate such information or content with you.

You further acknowledge and agree that you must not post or transmit any material (including but not limited to text, graphics, drawings, images, photographs, audio, or video content) that:

- (a) could disable, overburden, damage, or impair the proper functioning of this App, including by uploading viruses, malware, or other malicious code;
 - (b) is, or may reasonably be considered to be, unlawful, fraudulent, violent, abusive, obscene, profane, hateful, offensive, racist, discriminatory, otherwise objectionable, or unreasonable;
 - (c) threatens, defames, bullies, intimidates, or harasses any individual, organisation, or Ansa Digital generally;
 - (d) constitutes unauthorised commercial communication, including but not limited to solicitations, advertisements, endorsements, spam, or other misrepresentations;
 - (e) infringes upon the privacy rights, intellectual property rights, or other proprietary rights of any person or entity;
 - (f) is unrelated to the purpose of the App (i.e., off-topic); or
 - (g) contains any material that Ansa Digital, in its sole discretion, deems inappropriate.
- Ansa Digital reserves the right, at its sole discretion, to modify, remove, or delete any content or information that it determines to be in violation of this Clause 7.3.

7.4 You are responsible for taking all necessary precautionary measures to prevent unauthorized access to your Account. You must not permit any person other than yourself to access this App using your Account credentials. If you suspect that your Account has been accessed by an unauthorised party, you must notify Ansa Digital immediately by email at contactus@ansa.my.

7.5 Ansa Digital reserves the right, at its sole discretion, to suspend or terminate your Account at any time, including but not limited to in the following circumstances:

- (a) you are found to be in breach of any provision of these Terms of Use;
- (b) you engage in any form of misuse or abuse of the App; or

- (c) you are involved in any fraudulent activity.

7.6 With respect to the management and status of your Account, please note the following:

- (a) the email address used to create your Account cannot be changed or updated; if you wish to use a different email, you must create a new account and delete the existing one;
- (b) your Account will be automatically suspended due to inactivity if you do not log in for a continuous period of eighteen (18) months from your last login; and
- (c) your Account will be automatically deleted due to inactivity if you do not log in for a continuous period of thirty (30) months from your last login.

8. Limitation of Liability

8.1 By using this App, you agree that you do so at your own risk. Ansa Digital assumes no responsibility or liability for any loss, damage, cost, or other expenses you may experience as a result of using this App or relying on the information provided in it.

8.2 You acknowledge that you are fully aware, and expressly agree, that the use of this App is subject to monitoring and recording by Ansa Digital.

This may include, but is not limited to, the collection of data such as your mobile device ID, device model, App usage behavior, synced data, login details, links shared, and location data (only where permission has been granted by you).

Please be advised that any communication, including emails or messages sent over the internet to Ansa Digital and/or this App, cannot be guaranteed to be completely secure.

You accept that the use of your email address for such communication is at your own risk and may be subject to the relevant terms and conditions.

Ansa Digital shall not be liable for any damages or losses you may incur as a result of sending or receiving emails or messages over the internet, whether initiated by you or by Ansa Digital at your request.

9. Indemnity

You agree to indemnify Ansa Digital and/or its related corporations from and against any and all losses, damages, liabilities, costs, and expenses (including full legal costs on a solicitor-client basis) arising out of, 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;
- (iii) your breach of any of these Terms of Use; or
- (iv) any other party's breach of these Terms of Use, where such party accessed or used the App through your Account.

10. Intellectual Property

All copyrights and other intellectual property rights in this App are owned by Ansa Digital and/or its licensors. You agree not to, and shall not attempt to:

- (a) use, copy, reproduce, alter, adapt, broadcast, modify, store, create derivative works from, or otherwise use any part of this App for public or commercial purposes;
- (b) modify, reproduce, distribute, translate, transmit, or tamper with any part of this App;
- (c) create derivative works based on any part of this App; or
- (d) permit, enable, or assist any other person to carry out any of the actions described in Clauses 10(a) to 10(c) above.

11. Ownership of Information

Any information you transmit to us through this App—such as data, questions, comments, or suggestions, but excluding personal data—will be considered non-confidential and non-proprietary. This information will become the property of Ansa Digital and may be used by us for any purpose, including, but not limited to, reproduction, disclosure, transmission, publication, broadcast, or posting.

Ansa Digital may also use any ideas, concepts, know-how, or techniques included in your communications via this App for any purpose, including the development and marketing of products or services.

By submitting such information (excluding personal data), you waive any rights you may have over it for the purposes described in this section of the Terms of Use.

12. Personal Data Protection

Any personal information you submit to Ansa Digital through this App will be handled in accordance with our Privacy Policy. For more information, please refer to the Privacy Policy available on Ansa Digital's website.

13. Use of Analytic Tools and Off-Site Data Storage

In connection with this App and your use of it, Ansa Digital may, from time to time, use analytic tools to track and analyse how the App and its features are used.

The use of these analytic tools may involve storing data on cloud-based servers or other off-site storage solutions, as determined at Ansa Digital's sole discretion.

Such data may include your unique account identifier and details about your access and usage of the App, including but not limited to frequency, timing, duration, features accessed, and other activities within the App.

Provision of this information to the service providers of these analytic tools, and the use of cloud or off-site storage, is necessary for the operation of these tools.

14. Third Party Rights

A person who has not agreed to and is not bound by these Terms of Use shall have no right to enforce any of its provisions.

15. Ansa Digital Alert Notification Service

15.1 The Insurer, at its sole discretion, may provide Customers with the "Ansa Digital e-Alerts Notification Service" (including, without limitation, the "Ansa Digital e-Alerts Service," or any other name it may be designated in the future) via electronic mail, facsimile, SMS, or such other media as the Insurer deems appropriate.

15.2 The scope and features of the Ansa Digital e-Alerts Notification Service shall be determined and may be modified, expanded, or reduced by the Insurer at any time and without prior notice, at its sole discretion.

15.3 Notifications under the Ansa Digital e-Alerts Notification Service shall be sent or made available to the Customer at such times as the Insurer reasonably deems fit.

15.4 The Insurer may engage one or more third parties to provide, maintain, or host the Ansa Digital e-Alerts Notification Service. The Customer acknowledges and consents that the Insurer will release and transmit Customer information, including details relating to the Customer's Account(s), to such third parties. The Customer further acknowledges that this information may be stored on servers beyond the Insurer's control.

15.5 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.

15.6 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.

15.7 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).

15.8 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.

15.9 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 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.

16. Inconsistency in Wording

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

17. No Waiver

The failure or delay by Ansa Digital to enforce any provision of these Terms of Use shall not be deemed a waiver of that provision or any other rights under these Terms.

18. Severability

If any provision of these Terms of Use is found to be invalid, illegal, or unenforceable under applicable law, that provision shall be deemed ineffective only to the extent of such invalidity or unenforceability, and the remaining provisions shall remain in full force and effect.

19. Governing Law and Jurisdiction

These Terms of Use shall be governed by and construed in accordance with the laws of Malaysia. Both you and Ansa Digital agree to submit to the exclusive jurisdiction of the courts of Malaysia for the resolution of any disputes arising out of or in connection with these Terms of Use.

20. Contact Information

You may contact us at:

Address: Berjaya Times Square, Lot 06-29, 6th Floor, No. 1, Jalan Imbi, 55100 Kuala Lumpur.

Contact No: **+603-2779 5998**

email: contactus@ansa.my

21. Posting of Notice

Any notice that Ansa Digital intends to issue to you may be provided by posting it on this App and/or by sending it to the contact information you have provided to us. You will be deemed to have received such notice upon the posting of the notice on this App and/or upon its transmission to your provided contact details.

22. About Us

We are Ansa Digital Sdn. Bhd., a company incorporated and domiciled in Malaysia. For any inquiries or assistance, you may contact our customer service team using the contact details provided in Clause 20 of these Terms of Use.