

1. General

Your subscription and enrolment for any product & services provided by a third-party company (“**Provider**”) via this portal (as defined below) shall be governed by these terms and conditions (“**T&Cs**”). By purchasing the product & services, you agree to accept and act according to these T&Cs.

2. Purchase of Product & Services on this online platform (“**Platform**”)

- 2.1. We, MyAngkasa Ikhtisas Niaga Sdn. Bhd. (MINSB) & Stonestep Malaysia Sdn Bhd. (Stonestep), collaborated to offer a service that allows you to subscribe and enrol for product & services provided by the Provider on our Platform (“**Service**”). Our enrolment service is provided free of charge.
- 2.2. We additionally allow you to get assistance offline (such as over the telephone) on questions relating to the product & services. We do not charge any fee for this service.
- 2.3. Please bear in mind that it is solely your responsibility to check the suitability of the product & services and it is your decision to purchase or refrain from getting the product & services.
- 2.4. Please note that nothing in these T&Cs shall represent, or shall be deemed to represent, a proposal by us to sell to you any product or service or to enter into any contract with you in respect of any product or service. Stonestep act as an Insurance & Takaful intermediary and platform provider to ensure the smooth enrolment and subsequent enjoyment of the Insurance & Takaful Policy. By giving us your details, you are making a proposal to purchase the product & services from the relevant Provider based on its own terms and conditions. Note, a purchase of the product & services on our online platform does not indicate a contract between you as the insured/customer and MINSB / Stonestep. Rather, the contract for the Insurance Policy and product & services is between you and the respective Insurer/Provider.
- 2.5. You are advised to directly contact the Insurer to name your nominee(s) immediately after you have purchased the Insurance Policy on the Platform. You may also contact the Insurer directly with matters concerning claims.

3. Financial Product Description

Please refer to the Product Disclosure Sheet of the relevant financial product that you wish to subscribe (“**PDS**”). Depending on type of product you purchased/enrolled, your Insurance/Takaful Policy contract will be delivered to the e-mail address that you have provided to us.

4. Permitted Use

(a) Access to and use of this Service and our Platform other than for your personal, non-commercial capacity is strictly prohibited.

(b) In addition to the prohibitions set out in our Terms of Use, you shall not use the Service:

- (i) in any unlawful, fraudulent or commercial manner;
- (ii) to produce, check, confirm, update, modify or amend your own or another person’s databases, records or directories;
- (iii) to alter or reverse engineer any part of this Service or the Platform;
- (iv) in a way that interferes with, disrupts or imposes an unreasonable or disproportionately large burden on our communications and technical systems as determined by us; and
- (v) using any automatic computer code, process, program, robot, net crawler, spider, data processing, trawling or alternative ‘screen scraping’ computer code, process, program or system.

5. Intellectual Property Rights

The copyright of the data, content, material or information displayed during the course of the Service including trademarks and UI/UX elements belong exclusively to MINSB / Stonestep. You can print, copy, transfer or store extracts of content, material or information displayed on the Platform for your own personal records provided that you abide by the following conditions:

- (a) screenshots cannot be used for any business or commercial functions, promotional or otherwise, without MINSB / Stonestep written permission;
- (b) images displayed on these screens are protected by copyright and will not be reproduced or taken in any way without the written permission of the various owner(s) and licensors. Any image or text should retain any copyright or alternative property notices contained within the original; and
- (c) you should not modify the paper or digital copies of such data, content, material or information. It shall not be excerpted, reproduced, published, used, reformatted and/or displayed without our written permission.

6. Exclusions of Liability

- (a) We make all efforts to ensure that the information, material and knowledge displayed on the Platform during the enrolment process is correct and to rectify any errors or omissions as soon as practicable when being notified of them. However, we are not accountable if the information, material and knowledge from a third party (including the Insurer) is inaccurate or if there are any errors or omissions within the data, material and information.
- (b) We hold no responsibility for losses or damages arising from an inability to access the Service and/or the Platform that is beyond our control.
- (c) Stonestep is an intermediary that make your engagement with the Insurer more efficient. We are not accountable or to blame for any indirect losses or damages suffered or incurred by you or those which were not predictable when you access or use the enrolment services. This includes any loss of savings you expect to make, loss of business or business opportunity, loss of profit or revenue or for any loss or damage you may suffer or incur in connection with your use of our enrolment services which was not foreseeable by us when you used our enrolment services.
- (d) The data and descriptions of the Insurance Policy in the enrolment process might not represent the entire descriptions of all the information and terms and conditions of the Insurance Policy. You should carefully read all the terms and conditions of the Insurance Policy contained in the PDS and the master policy.
- (e) If you apply for and acquire the Insurance Policy, you will be in contract with the Insurer on its own terms and conditions. It is solely your responsibility to make sure that you agree to those terms and conditions before entering such insurance contract. We are not accountable or to blame for any loss or harm you will suffer or incur as a result of the terms and conditions applying to any contract entered into by you with the Insurer in respect of the Insurance Policy or for any acts, omissions, errors or defaults of any third party in reference to those terms and conditions.

7. Your Responsibilities

- (a) You have to take all necessary precautions to make sure that any data, content, material or information you offer are true, accurate, not misleading, free from viruses, spyware, malicious software and anything which can have a contaminating, harmful or damaging impact on any part of this enrolment process, our Portal, the Services or the product & services.
- (b) The personal information, including username and password, provided by you during the enrolment process should be kept confidential by you and not be disclosed to, or shared with anyone. If you choose to share these details with anyone, you are entirely liable for all activities undertaken using your username and password.

8. Miscellaneous

(a) In the course of you using our Platform and the Service, we may collect and use information about you in accordance with our Privacy Policy. You undertake and confirm that you have read, fully understood and agrees that these T&Cs are legally binding on you upon our receipt of your digital acceptance.

(b) You hereby agree to fully indemnify, defend and hold MINSB, Stonestep, our officers, directors, employees, agents and servants harmless against all damages, losses, expenses and costs (including legal costs and disbursements) which we may have suffered or incurred, whether directly or indirectly, in connection with or as a result of your breach of any of the provisions under this T&Cs.

(c) Any claim or notice under these T&Cs from MINSB / Stonestep to you may be provided in writing through letters, emails or short messaging service, in-app or other such notifications and where applicable, is to be signed by any authorized officer or law firms acting on behalf of MINSB / Stonestep. Any claim or notice if delivered via post is to be considered received by you five (5) days after postage and delivery by person is to be considered received on delivery time, even if the claim or notice is returned due to non-delivery or unclaimed.

(d) Notices that need to be given to MINSB / Stonestep under these T&Cs are to be in writing, signed by the customer and emailed to MINSB at wecare@myangkasa-minsb.com.

(e) MINSB / Stonestep is not required to perform its obligations if it is prohibited from doing so as a direct or indirect result of any natural disasters, riots, public unrests, terrorist acts, labor strikes, lock out, fires, floods, accidents, machine or computer failures/computer system or anything out of the reasonable control of MINSB / Stonestep.

(f) These T&Cs are subject to and are to be interpreted according to the laws of Malaysia and the parties hereby agree to be subject to the exclusive jurisdiction of the Courts of Malaysia to hear and determine any dispute or differences out of and/or in connection to these T&Cs.

(g) These T&Cs are binding upon the successors, representatives and replacement (where required or applicable) of the parties herein.

(h) MINSB / Stonestep may exercise any of its rights, powers and/or remedies available as MINSB / Stonestep considers appropriate, in addition to any other rights and remedies provided to MINSB / Stonestep by law. In the event MINSB / Stonestep does not take any action when it has the right to do so, it will not mean that MINSB / Stonestep has:

- agreed to your breaches;
- forfeited its rights in law or equity; or
- is prohibited/estopped from taking any actions thereafter.

(i) Where MINSB / Stonestep has expressly waived a breach in writing, it will not affect the enforcement of MINSB's / Stonestep's rights, powers and remedies for any other breaches committed by you, whether it happens before or after the waiver.

(j) MINSB / Stonestep has the right at any time by giving notice to you at least twenty-one (21) days before the effective date to add, change, sever, modify, replace or amend all or any parts of these T&Cs.

(k) If any term in these T&Cs is or becomes invalid, illegal or unenforceable in any respect under the applicable laws, the validity, legality and enforceability of other terms shall not be affected or impaired in any way.