

TERMS AND CONDITIONS BMN ONLINE AGENCY FOR INSURANCE AND ROADTAX RENEWAL ONLINE

Before using the services, please carefully read the Terms of Service ("Terms"), which regulate your access to and use of the application, website, products, and services ("Services") provided by BMN Online Agency.

Regarding "you" in these Terms of Service, it refers to you, your legally appointed representatives, and any organization you might be using the Services to represent. Any reference to "BMN Online Agency" in these Terms of Service shall be interpreted as referring to BMN Agency (002450552-M), its subsidiaries, successors, assignees, and affiliates, as well as any business that either directly or indirectly controls BMN Online Agency and any of its subsidiaries, as applicable.

Not every product or service mentioned on this website is accessible in Malaysia, and you might not be qualified for them all. We have the right to decide who is eligible. You accept these Terms and our Privacy Policy by accessing or using our services. Important details on how your information is used to calculate your premium are included in this privacy statement. Please do not access or use our Services or any information provided herein in any way if you do not agree to these Terms or the Privacy Policy.

We reserve the right, at our sole discretion, to amend these Terms from time to time. The changes will take effect when they are posted on our website (collectively, "the Site") or social media accounts (collectively, "WhatsApp or Facebook"). These changes will also apply to any claims made after the date the change went into effect. It is advisable that you keep checking the site, WhatsApp or Facebook for updates. Once changes to these Terms are posted, you will be deemed to have accepted those changes if you continue to use our Site or any other services. By accessing or utilizing our services, you confirm that you are at least eighteen years old, since the services are not meant for those under that age. You also affirm that you are able to enter into a legally binding contract with us. We shall terminate a registered user's account and/or access to the Services if we acquire knowledge, via credible sources, that the user is under the age of eighteen. You represent that you are authorized to enter into an agreement on behalf of any legal entity other than yourself if you are using the Services on behalf of a corporation. Despite the fact that we may have a separate agreement with the corporation, you are nonetheless individually bound by these Terms. You agree to pay all fees (if any) charged by Google Play or App Store in connection with the Services and the App. You agree to comply with, and your license to use the App is conditioned upon your compliance with, all applicable third-party terms of use and agreements (e.g., Google Play's or App Store's terms and policies) when using the Services and the App. You acknowledge that Google Play and/or App Store (and its subsidiaries) are third-party beneficiaries of the Terms and will have the right to enforce them.

The headers and subtitles utilized in these Terms are just included for convenience and have no bearing on how these Terms of Use should be understood or interpreted. Never Depend Your Financial Decisions on this Website. Only informational and convenient use is intended for the contents of this website and other sites. Nothing on this page should be interpreted as accounting, tax, legal, financial, investing, or insurance advice. The availability of any information on the Site does not imply endorsement or opinion for you to engage in any particular transaction or purchase any goods.

WARRANTIES AND DISCLAIMERS

We hope that you will find our services helpful to use, and we deliver them with the level of professionalism and care that is financially fair. However, there are some aspects of our services that we cannot guarantee.

BMN Online Agency will take reasonable steps to ensure the authenticity and validity of information on the Site, even if it does not guarantee the Services or its dependability, availability, or capacity to fulfill your demands.

The materials, information, and/or functionalities included on this website, whether in whole or in part, are not guaranteed to be available continuously by BMN Online Agency.

WEB AND SOCIAL MEDIA

The content on the website is not, and should not be interpreted as, advice on insurance from BMN Online Agency. BMN Online Agency offers no guarantees on the quality and precision of such information or material, even though it will take reasonable steps to ensure the validity and accuracy of the information on the Site. BMN Online Agency is not responsible for any incorrect, missing, or misinterpreted information. Based on information from the insurance agent on the Site, the insured is entirely and exclusively responsible for making all choices about the purchase of insurance, including coverage amounts, limitations, and deductibles. The Site may occasionally be updated by BMN Online Agency to reflect updated information or content. Any claims will be handled between you and the insurance agent from whom you bought the policy, and coverage will be decided by the terms and circumstances of the insurance policy, not by the website. It is thus recommended that you, before making any purchasing decisions, see or download a specimen of your real policy documents from the insurance agent.

APPLICATION LICENSE

You are granted a limited, non-exclusive, non-transferable, and revocable right to access and use the Services, subject to the following conditions:

1. You shall not distribute, copy, or alter any portion of the Services without first obtaining our written consent;
2. You shall not transmit any software viruses or other harmful computer code, files, or programs;
3. You shall not transmit any unsolicited or unauthorized advertisements;
4. You shall not interfere with servers or networks connected to the Services; and
5. You shall abide by these Terms and any updates from BMN Online Agency.

You do not acquire any ownership rights to any intellectual property found in our services or the material you access by using them; those rights will always belong to us and our respective licensors, if any.

BMN ONLINE AGENCY RIGHTS

BMN Online Agency and its relevant licensors have all rights, title, and interest in and to the Services, including all worldwide intellectual property rights therein, and they always will. All rights not specifically granted in and to the Services are reserved by us.

UNDERWRITING

The insurance company or takaful operator of your choice underwrites both your general insurance and takaful products. The underwriter and authorized insurance companies that are accessible on the website are listed below, in that order:

1. Insurer: Syarikat Takaful Malaysia Berhad
Agency: BMN RISK AGENCY
2. Insurer: Zurich General Takaful Malaysia
Agency: NINAZ RISK CONSULTANCY
3. Insurer: Liberty Insurance Malaysia Berhad
Agency: NINAZ RISK CONSULTANCY
4. Insurer: MPI Generali Insurans Berhad
Agency: BMN RISK MANAGEMENT SDN BHD
5. Insurer: Etiqa General Takaful Berhad
Agency: WIRA WANGSA AGENCY
6. Insurer: Takaful Ikhlas General Berhad
Agency: BMN RISK MANAGEMENT

INSURANCE QUOTES AND COVERAGES

This website does not create or bind any insurance policy; rather, any quotations it generates from information provided by insurance providers are based on the information you supply. Any descriptions of coverage made accessible on the Site based on data provided by the insurance

providers are only broad overviews of the options available; they do not constitute an agreement. You need to apply through the website to the insurance company in order to get coverage. Subject to underwriting clearance, all applications are between the user and the insurance company. Each state or province may have different requirements for coverage, and depending on the agency, your state may provide higher minimum coverage limits.

When submitting an application for insurance through the insurance agency on the website, you are urged to use reasonable caution to avoid providing false information on any of the questions in your application and to complete all of the information completely and properly. Your insurance contract may be avoided, your claim(s) may be rejected or reduced, the conditions of your contract may be changed, or the insurer may terminate your policy if you do not provide accurate answers to the questions. Until your insurance contract is signed, modified, or renewed with the insurer, the aforementioned obligation of disclosure remains in effect. Apart from responding to the inquiries in your insurance agency application, you must also reveal any other information that you believe might influence the insurer's choice to take on the risks and set the rates and conditions. If, at any point after your insurance contract has been signed, modified, or renewed with the insurer, you have an obligation to notify the insurance agent right away if any of the information you provided on the Site is no longer correct or has changed.

CLAIMS SUBMISSIONS

If you want to file an insurance claim, the insurance company may check and verify the details of your insurance policy and the loss that you provide via the Site or WhatsApp. Before submitting a claim to the insurance underwriter/company, the insurance agency has the right to seek more information. You can be contacted about your claim by a claim agent from the insurance company or underwriter. Please contact your insurance company via the help page on the website or WhatsApp if you have any queries about the coverage provided by your policy.

POLICY RENEWAL AND REFUNDS

Upon processing your insurance application, the insurance firm will ask you specific questions about your situation. To provide you with an affordable pricing that fits your needs and situation, the agency could ask for more details. Please be advised, however, that the insurance company underwriting your policy may adjust the proposed rate at its discretion. The website has no control over these sporadic modifications. You will be informed of any such modifications.

The appropriate insurance company handles each refund request individually. If a refund request is accepted and paid for, the agency has the right to look into it and the time frame for receiving the money may change. The insurance company will notify the user by email or WhatsApp whether or not his request is granted. All reimbursements are at the insurer's discretion.

As per the policy, there is no processing charge for any order cancellation. In case that a user demands a refund from the insurance company, BMN Online Agency has the right to collect administrative fees. If you think the processing fee you were charged was not accurate, you can get help from BMN Online Agency via email or WhatsApp.

You guarantee that you have not been placed on a blacklist or suspended by any regulator, underwriter, insurer, agent, broker, or authority (such as Bank Negara, Securities Commission, Companies Commission of Malaysia, etc.). Failing to notify the insurance agent of this might lead to a suspension and/or prohibition from accessing the site, in addition to the denial of any refund requests.

The Site and our social media may occasionally host marketing and promotional activities that include coupon codes, discounts, subscription plans, or other promotional incentives ("Vouchers"). There are restrictions on the availability, limitations, redemption times, and validity of vouchers. When used in conjunction with other discounts, promotions, or coupons, a voucher may not be valid. Vouchers may be subject to additional terms and restrictions. Vouchers are only redeemable on the Site, unless otherwise specified. Vouchers cannot be redeemed for cash and are not refundable, transferable, or exchangeable. Anytime, whether before, during, or after a promotion, BMN Online Agency retains the right to withdraw, amend, and/or change any part of the terms and conditions of the promotions and subscriptions. BMN Online Agency will make a good faith effort to notify users via the Site, WhatsApp, or email. If a user violates any of these conditions or the conditions of the Vouchers, BMN Online

Agency retain the right to cancel, terminate, or disqualify the user from any such campaign.

USER CONTENT GENERAL

You could be asked to submit text, images, audiovisual content, and other types of media content ("User Content") via the service. You are giving BMN Online Agency permission to use your User Content so that it can be made available through the Service by submitting it to them.

LICENSE GRANT BY YOU TO BMN ONLINE AGENCY

You give BMN Online Agency permission to display, perform, and distribute your User Content as well as to copy, edit, and change it (for technical reasons) in order for BMN Online Agency to run the Service. This permission is granted by uploading User Content. You consent to these royalty-free, perpetual, worldwide rights and licenses, which include the right for BMN Online Agency to use, distribute, and license others to use your User Content in order to provide the Services, as well as the right to grant third parties access to your User Content in other ways if BMN Online Agency reasonably believes doing so will help it fulfill its legal obligations.

SUBMITTED IDEAS POLICY

By using the "Contact Us," User Forum, or Support interfaces, or any other channel or mechanism (collectively, "Contributions") to send ideas, suggestions, documents, and/or proposals pertaining to the Service (or other products or services) to BMN Online Agency, you acknowledge and agree that:

1. There is no proprietary or private information in the Contributions;
2. With regard to the Contributions, BMN Online Agency is not subject to any implicit or explicit obligations of confidentiality;
3. For any reason, in any manner, BMN Online Agency shall have the right to use or reveal (or choose not to use or disclose) such Contributions;
4. BMN Online Agency could already be considering or developing something like to the Contributions;
5. BMN Online Agency instantly acquires ownership of the Contributions.
6. Under no circumstances may you be entitled to an accounting from BMN Online Agency, nor to any sort of payment or reimbursement.

UNAUTHORIZED USE

Please never misuse our services. You consent to refraining from using the Service, or any portion or feature of it, for any illegal purpose or in any manner that might cause injury to, damage to, or defame another person. Without restricting the previous phrase, you consent to:

1. read over and follow by the Privacy Policy and these Terms;
2. comply to all relevant legal obligations, such as those pertaining to taxation, intellectual property, export control, privacy, and export regulations;
3. provide us correct information and update it as needed; and
4. Be truthful and sincere in your actions.

By utilizing the Services, you consent to NOT doing the following:

1. open an account on behalf of any non-human entity (unless you are an organization, business, legal person, or brand and you are acting on behalf of that organization, business, legal person, or brand).
2. Define, stalk, harass, abuse, threaten, harass, abuse, intimidate, injure, or participate in any other predatory activity, such as sending unsolicited messages to individuals, or encourage others to carry out violent crimes.
3. create a fake identity or attempt to use someone else's account;
4. Unless as allowed by these Terms or as specifically approved by us, duplicate, license, sublicense, publish, broadcast, transmit, distribute, perform, display, sell, rebrand, or otherwise transfer information discovered in the Services;
5. reverse engineer, disassemble, decompile, decode, or make any other attempt to get the source code for any underlying intellectual property—wholly or partially—used to supply the Services;
6. make use of or duplicate any information, material, or data you see on or get from the Services in

order to offer any service that, in our sole judgment, is competitive with the Services;

7. alter, change, or produce derivative works, in whole or in part, depending on the services or the underlying technology;
8. lease, rent, lend, exchange, sell, or resell any information found in the Services, in whole or in part;
9. make any commercial solicitation attempts using the communication technologies made available by the Services;
10. without our prior written authorization, sell, sponsor, or in any other way monetarily exploit any service or functionality within the Services;
11. delete any notices of copyright, trademark, or other property rights from the Services (whether they are ours or our licensors');
12. get rid of, hide, or cover up any kind of advertisement that is present on the Services;
13. gather, harvest, use, duplicate, or transmit any data, including but not restricted to personally identifiable data acquired from the Services (apart from your User Content, and unless the owner of said data has granted permission to do so);
14. distribute User Content or information about other users or other parties without getting their permission;
15. violate our brand, logos, or trademarks or use them in any company name, email address, or URL unless we specifically provide us permission;
16. use or launch any manual or automated system or software, devices, scripts, robots, or other means or processes to access, "scrape," "crawl," "cache," "spider," or any web page or other service contained in our Services;
17. use bots or other automated methods to access the Services, add or download contacts, send or redirect messages, or carry out other similar activities through the Services;
18. access the Services using automated or manual methods or procedures in order to keep an eye on their functioning, performance, or availability for any kind of competitive advantage;
19. attempt to duplicate the look and feel of the website by "framing," "mirroring," or in any other way;
20. try to access the Services or really do so by any method other than the interfaces we offer. This forbids utilizing any third-party service, including software-as-a-service platforms that combine access to many services, in order to access or attempt to access the Services;
21. take part in any activity that might cause an unreasonable burden on the infrastructure of the Services or interfere in any way with their proper operation. Examples of such activities include sending unsolicited messages to other users or staff members, trying to access the Services without authorization, or sending or activating computer viruses, Trojan horses, worms, time bombs, or other harmful or deleterious software programs through or on the Services; and/or
22. interfering with, disrupting, or gaming the Services, which includes, but is not limited to, any servers or networks connected to the Services, or the underlying software.

NOTICES

Service announcements, administrative messages, and other information could be sent to you in conjunction with your use of the Services. Of such communications, you can choose not to receive them.

THIRD PARTIES' LINKS, WEBSITES, AND SERVICES

Links to advertisements, services, products, promotions, and other events or activities that are not under our ownership or control may be found throughout the Services. We have no control over those websites, are not associated with them, and disclaim all liability and responsibility for the privacy practices, content, or other policies of any third-party websites. Furthermore, we are unable and unwilling to control or modify the material on any third-party website.

You use our services and the Site at your own risk if you visit any website, service, or content operated by a third party. You specifically release us (as well as our owners, operators, affiliates, agents, and/or licensors) from any and all liability resulting from your use of any third-party website, data, materials, goods, or services by utilizing the Services. As a result, we advise you to read the terms and conditions and privacy policies of every website you visit in addition to being aware of when you have left the Services.

DISCLOSURE

We maintain the right to obtain, examine, store, and reveal any data that we cautiously determine is required in order to:

1. comply with any relevant law, rule, court order, subpoena, or official request;
2. uphold these Terms, including looking into possible infringements;
3. identify, stop, or take other action regarding fraud, security, or technical concerns;
4. assist law enforcement;
5. reply to customer support inquiries; and
6. safeguard the rights, property, and safety of ourselves, our users, and the general public.

LIMITATION OF LIABILITY

The Service is provided "as is," to the fullest extent allowed by law.

In particular, you understand and agree that:

1. You bear full responsibility for the risks associated with using the service, purchasing goods, and using any services. The products and services are supplied "as is" and "as available". All implicit warranties and terms, including but not limited to the implied warranties and conditions of merchantability, fitness for a particular purpose, and non-infringement, are expressly disclaimed by BMN Online Agency to the fullest extent permissible by law.
 2. BMN Online Agency makes no guarantees about the following:
 - i. the service will fulfill all of your needs;
 - ii. it will be timely, secure, uninterrupted, or error-free; or
 - iii. all software or service defects will be fixed.
 3. You download and use any content from the service at your own risk and discretion. You are liable for any data loss or damage to your computer or other device as a consequence of downloading or using any such material.
 4. Unless specifically mentioned in these Terms, no information—verbal or written—that you receive from BMN Online Agency shall establish any guarantee. This is your explicit understanding and agreement that BMN Online Agency, its affiliates, subsidiaries, and licensors, as well as our officers, employees, agents, and successors, will not be liable to you for any punitive, exemplary, special, incidental, or other damages, including but not limited to losses for goodwill, use, data, cover, or other intangible losses (even if BMN Online Agency has been advised of the possibility of such damages).
 - i. The ability to use the service or the inability to use it;
 - ii. Unauthorized access to or the loss, corruption, or alteration of your data, communications, or content;
 - iii. Remarks or actions made by third parties while using the service or offering services pertaining to its operation;
 - iv. The acts or inactions of BMN Online Agency based on the information in your account, including any updates or notifications obtained from it;
 - v. The actions or inactions of any third party utilizing or integrating with the Service;
 - vi. Your failure to maintain the security of any passwords or access privileges to your account information;
 - vii. Your account being terminated in compliance with these Terms;
 - viii. depending on the data shown on the website,
 - ix. any sort of interruption, error, omission, delay in operation, computer virus, or other technical, hardware, or software failure; or
 - x. any other issue pertaining to the Service, unless it results from fraud or willful default on our part.
- Without limiting this section's generality, you agree that, in any case, our total liability to you for any and all losses and damages will never be greater than the greater of (a) RM100 or (b) the total amount (if any) that you paid for the Services in the six months prior to bringing a claim against us or our affiliates. Nothing in these Terms (including the sections limiting liability) is meant to exclude or restrict any right, warranty, condition, or responsibility that cannot be legally restricted or excluded.

ASSIGNMENT

All of BMN Online Agency's rights and obligations under these Terms may be transferred, assigned, sublicensed, or pledged in any way to a subsidiary, affiliate, successor, or third party at any time without your prior consent, provided that BMN Online Agency gives you reasonable notice of such a change if it hasn't already. All rights and responsibilities under these Terms are nontransferable, assignable, delegable, sublicensable, and pledgeable in any way without the prior written agreement of BMN Online Agency.

INDEMNITY

You acknowledge and agree that BMN Online Agency, our affiliates, and our and their respective owners, officers, directors, employees, agents, and/or licensors will be held harmless, protected, and defendable against any and all claims, damages, obligations, losses, liabilities, costs, and expenses (including but not limited to attorney's fees) arising from

1. the way you utilize the Services;
2. the way you've broken these terms;
3. any infringement on any intellectual property, copyright, publicity, or privacy rights of third parties; this includes all activities carried out using your account.

GOVERNING LAW AND JURISDICTION

In all respects, the laws of Malaysia govern these Terms, the Services, and your use of the Site. You submit to the jurisdiction of Malaysian courts.

GENERAL

We have the right to terminate or alter any feature of the Services at any time. These Terms, along with the Privacy Policy, BMN Online Agency's rules, and any other legal notifications provided by us on the Services, comprise the complete agreement between us about the Services. If any term of these Terms is found illegal by a court of competent jurisdiction, the legality of the remaining sections of these Terms will not be affected, and they will continue in full force and effect. Any term that BMN Online Agency waives will not be deemed a subsequent or continuing waiver of that term or any other term, and any omission or delay on the part of BMN Online Agency to exercise any right or provision under these Terms will not be construed as a waiver of that right or provision.

ELECTRONIC COMMUNICATION

You accept that all records—including the insurance policy issued by the insurance agent—will be sent to you electronically by using this website. This permission covers every transaction on the Site, unless it is removed. If you so choose, you may withdraw this consent and get records—including the insurance policy—in physical copy. You will thereafter receive records in print form if you revoke your agreement to receive records electronically. You must email or message us using the topic "WITHDRAW ELECTRONIC CONSENT" in order to withdraw your consent. Your name, policy number, policy effective and expiration dates, the date of your withdrawal, and whether you prefer hard copies of any particular records or your insurance policy must all be included in the email body. In the event that you request a record or endorsement for your policy, BMN Online Agency has the right to charge a shipping and printing fee for paper copies of the insurance policy and any associated invoices. You have the option to print the electronic records from your end as well.

COPYRIGHT

BMN Online Agency owns the copyright to this website and all of its contents, unless otherwise noted. This includes the text, pictures, graphics, sound files, animation files, video files, and their arrangement. The copyright is protected by both Malaysian and international laws. Without the express prior written authorization of BMN Online Agency, no portion of this website may be altered, copied, disseminated, retransmitted, broadcast, displayed, performed, reproduced, published, licensed, transferred, sold, or dealt with commercially in any way. You may not frame or "mirror" any content on this website on any server, or place a link to this website on any other website without BMN Online Agency's prior written approval. In addition to being against these Terms, any unauthorized copying, retransmission, or other alterations to any of the contents on the website of

BMN Online Agency may also be illegal. Any liability resulting from the unauthorised reproduction or use of the material of this website is disclaimed by BMN Online Agency.

TRADEMARKS

Every trademark, service mark, and logo that is shown on this website is either owned by BMN Online Agency or has permission to be used by BMN Online Agency. No permission or right is provided to any person using the Site to use, download, reproduce, copy, or alter such trademarks, service marks, or logos without the prior written authorization of BMN Online Agency. Similarly, no such trademark, service mark, or logo may be used as a link or to mark any link to BMN Online Agency's Site or any other site without the prior written authorization of BMN Online Agency or the relevant proprietor having been acquired.

EXCLUSION OF LIABILITY DUE TO ACTS AND/OR OMISSION BY ANY THIRD PARTY / RELEVANT AUTHORITY(IES)

In the event that any third party or pertinent authority(ies) causes any claim, loss of earnings, revenues, or data, or any financial losses, BMN Online Agency shall not be held accountable or liable. This includes but is not limited to the following situations:

1. Any third party's or relevant authority's discretion;
2. A program's closure or cancellation by a competent body or third party;
3. Any third party's or relevant authority(ies') delay in handling your application; and
4. Not adhering to the guidelines established by you or any other competent authorities.

INDEMNITY

By using this website, you irrevocably consent to indemnify and hold BMN Online Agency harmless from any and all liabilities, claims, losses, and expenses, including any legal fees that may be incurred by BMN Online Agency in connection with or arising from (1) your misuse of this website and the services it provides, or (2) your breach of these Terms, or (3) any claim that BMN Online Agency has violated someone else's intellectual property rights or proprietary rights as a result of your use of this website.

MODIFYING AND TERMINATING OUR SERVICES

Our services are always evolving and getting better. We have the right to change features or functions, as well as to suspend or terminate a service entirely. Although we will be sad to see you depart, you are free to discontinue using our services at any time. BMN Online Agency has the right to modify or discontinue offering you Services, as well as to impose additional restrictions on our Services. We think it's crucial to maintain your access to your data because you are the rightful owner of it. When it is practically practicable, we will notify you in advance and provide you an opportunity to obtain information from the service if we decide to stop it. Anytime, for any reason, BMN Online Agency has the right to discontinue and/or suspend your use of the Site, as well as your access to it. BMN Online Agency specifically reserves the right to suspend or terminate your access in the event that you violate any of these terms or infringe upon the rights of BMN Online Agency, other users, or third parties.

BUSINESS USES OF THE SERVICES

Businesses or companies that you are utilizing our Services on their behalf have agreed to these Terms. By using the Services or violating these terms, you agree to hold harmless and indemnify BMN Online Agency and its service providers, officers, agents, and workers from any claim, suit, or action. This includes any liability or expense resulting from claims, losses, damages, suits, judgments, litigation costs, and attorneys' fees.

ABOUT THESE TERMS

We reserve the right to amend these terms as well as any other rules or policies that apply to a service in order to, among other things, reflect changes to the law or to our offerings. The next time

you use the Service, please review these Terms. BMN Online Agency retains the right, at any time and without prior notice, to change any of the Terms and its policies.