

OnGuard Additional Services Guide

Stay Protected Wherever You Go With OnGuard™

Protect yourself from the loss or theft of your cards and mobile phones in Malaysia and around the world. OnGuard is there for you 24/7 to provide you with the ease of mind in the event that your cards or mobile phone is lost or stolen and emergency cash assistance should the need arise. This benefit guide explains all the services available to OnGuard customers. Please take a few moments to read it carefully, so you're fully aware of how OnGuard can provide peace of mind – no matter where life takes you.

Cards Lost or Stolen? We Can Help.

In the unfortunate event of an ATM robbery, fraudulent activity or loss of your credit, debit and/or cash cards, our trained customer service staff is available 24 hours a day, 7 days a week to provide immediate advice and assistance. They will put you into contact with all of your major card issuers, so you can report your cards lost or stolen and avoid becoming a victim of fraud. They will also advise you on:

- The critical next steps that are needed
- Who to contact to report the incident
- How to safeguard yourself from further financial liability

Travel Emergency & Convenience Services

If you are stranded away from home with no money and your wallet, credit and debit cards have been lost or stolen, and your air ticket gone, don't worry! As a valued OnGuard customer, you are entitled to our cash assistance and travel emergency services.

Emergency Cash Advance*

Upon confirmation of your location, we will make arrangement for transfer of cash (up to RM6,000) to the nearest Western Union or other remittance centre. Our experienced staff will provide you with clear instructions on the amount advanced and where to pick up the cash.

Emergency Travel Arrangement*

In the event of an emergency or a sudden need to return to your country of residence, our trained customer service staff will be able to assist you in making new arrangements and reservations for air ticket, hotel accommodation and other travel-related services.

Emergency Phone in Touch

If your mobile phone happens to be lost or stolen as well, our customer service staff can also coordinate emergency contact and assist you to set up a call to connect you to one of your family members, friends or colleagues, and you will have up to 60 minutes of talk time per year.

Lost Passport Assistance & Consulate / Embassy Referral

If you were to lose your passport while traveling abroad, you can contact our dedicated 24-hour hotline number and our trained customer service staff will provide you contact information of the nearest and appropriate consulate / embassy.

** To be eligible for Emergency Cash Advance and Travel Arrangement services, you must be at least 160 km away from home. Refer to www.OnGuard.com.my/FAQs for more details.*

Medical and Legal Help are Just a Phone Call Away[^]

Should you ever require medical attention, whether in Malaysia or outside the country, our experienced customer service staff has access to an extensive global network of doctors, specialists and hospitals, so you can be directed to the nearest and most suitable medical professionals.

Similarly, in the event that you require legal assistance, our customer service representatives can tap into an extensive global legal network to help you find a lawyer who can address your specific concerns.

[^] Clients are responsible for any fees incurred.

Protect Your Mobile Phone. Protect Your Information.

If you lose your mobile phone, the OnGuard Mobile App can help to locate your phone, protect you against fraudulent charges, as well as safeguard your valuable personal information.

To enjoy its benefits, simply complete the following steps:

- Step 1:** Visit www.OnGuard.com.my, locate 'Already Protected by OnGuard?' on the top right corner of the page and click 'Download OnGuard Mobile App'
- Step 2:** Fill in your personal particulars and accept the terms & conditions, before clicking Submit
- Step 3:** You will receive an invitation SMS / email with a link to download the OnGuard mobile app within 24 hours

Once installed and activated on your mobile phone, you can back up your contacts information and set up various locking features to protect your phone. Do take a moment to familiarize yourself with the full functionality of the OnGuard mobile app.

As a valued OnGuard customer, we aid in the return of your lost phone. In the event that it is found and returned, we will make arrangement for a secure pickup and return you the phone at no additional cost.

Frequently Asked Questions

What are the features supported by the OnGuard mobile app?

| Feature | Description | Android | Blackberry | iPhone | Windows 8 |
|------------------------------------|---|---------|------------|--------|-----------|
| Activate Lock - Web | By issuing lock command from the web, it will automatically lock and trigger the siren, a location request and picture capture | ✓ | ✓ | 1 | 2 |
| Activate Lock - SMS | By sending an SMS to the phone, it will automatically lock and trigger the siren, a location request and picture capture | ✓ | ✓ | | |
| Deterrence and Incentive | Upon remote locking, it will sound the siren attracting attention and deterring thief. Finders are encouraged to return the phone by a message on the lock screen | ✓ | ✓ | ✓ | ✓ |
| SIM Lock | Lock phone if SIM card is changed | ✓ | ✓ | | |
| Post-SIM Change Location | Locate the phone after a new SIM is inserted | ✓ | ✓ | | |
| Roaming Lock | Lock phone if phone is in roaming mode | ✓ | ✓ | | |
| Inactivity Lock | Lock phone after a period of inactivity | ✓ | ✓ | 3 | |
| Call Pattern Lock | Lock phone if calls are made to numbers not in contacts | ✓ | ✓ | | |
| International Call Lock | Lock phone if calls are made to selected countries | ✓ | ✓ | | |
| Location History | Provide a history of the locations of the phone over a specified period of time | ✓ | ✓ | ✓ | ✓ |
| Contact Backup | Securely backup user contacts on the phone to an online location | ✓ | ✓ | ✓ | ✓ |
| Contact Restore | Restore backed up contacts from online location onto a new phone | ✓ | ✓ | ✓ | |
| Device Wipe – Contacts and Email | Erase all your confidential data from your phone, including contacts and email | ✓ | ✓ | 4 | |
| Device Wipe – SMS and Call History | Erase all your confidential data from your phone, including SMS and Call History | ✓ | | 4 | |
| Device Wipe – External SD Card | Erase all your confidential data from your phone, including photos | 5 | ✓ | | |
| Picture Capture and Storage | On lock activation, a snapshot will be taken to capture the image of the thief or person who tries to access the smartphone | ✓ | | ✓ | ✓ |

¹ Lock is achieved through the creation of a security profile on the device during installation

² A lock command will trigger the siren, a location request and picture capture. However, Windows phone does not allow complete locking

³ Lock is achieved through the use of iPhone auto-lock

⁴ Wipe is achieved through the installation of the Apple security configuration profile which must be installed for the wipe feature to function

⁵ On supported manufacturers and specific Android OS versions only

What do I do if my phone is lost or stolen?

When you first become aware that your phone is missing, you should immediately perform a Lock and Locate activity.

Step 1: Lock your phone to protect it from unauthorized use. To lock it, log in to the online vault at www.OnGuard.com.my, click on the Lost icon, and confirm activation of lost mode.

Alternatively, for selected smartphones, you can also text your four-digit Locking Code from any other mobile phone to lock your phone.

Step 2: Locate your phone. When you are logged in to the online vault at www.OnGuard.com.my, click on the Locate icon, and you should be able to see your phone's location on a map.

For more Frequently Asked Questions, please visit www.OnGuard.com.my/FAQs.

How to Contact Us

For details on the services stated herein, visit our website: www.OnGuard.com.my

☎ 603 7841 5776

(24 hours, 7 days a week)

Enrollment Conditions

“You” and “Customer” mean the person who has enrolled in the OnGuard service. Use of the service and any information received through it are entirely at your own risk. We reserve the right to modify these terms and conditions from time to time in accordance with applicable laws. We also reserve the right to modify the services included in your enrollment. This guide and the supporting documentation pertaining to non-takaful services contained in this fulfillment package are prepared solely by Sigma Loyalty Marketing Sdn Bhd.

OnGuard™ is a trademark of Sigma Loyalty Marketing Sdn Bhd (“Sigma”) has been appointed to provide the services set out in this guide (“Services”) and shall be solely responsible for the performance of the Services by Sigma. Hong Leong MSIG Takaful Berhad shall not be responsible or liable for any failure by Sigma to perform the Services for any reason whatsoever or cause, including any loss, damages, costs and/or expenses, which may be incurred or sustained as a consequence of any default or failure to perform such Services.