



Terms of Service

Thank you and Welcome to Big Plan

By accepting to the Terms of Service located on bigplan.com.my, you become a party to this Service Agreement (the “User”); and

5 Big Person Sdn Bhd (Company No 1368821-M) (“Big”), a company incorporated in Malaysia, having a registered address Unit 310, 3rd floor, Lobby 2, Block A Damansara Intan, No 1 Jalan SS20/27, 47400 Petaling Jaya, Selangor, Malaysia (“Service Provider”).

Please note that you must be at least 18 years of age before you are eligible to accept this Service Agreement as according to the Law of Malaysia.

1. The services we provide

With the vision of a world full of financially responsible adults through financial literacy, Big is formed to provide User with a Comprehensive Personal Finance Report.

Based on the inputs provided by User, Big will generate a Comprehensive Personal Finance Report and send it to User via email.

The scope of the Comprehensive Personal Finance Report include:

1. Summary of your current financial situation, including a cash flow of your current income vs your expenses, and a net worth statement;
2. Review and set your projected income trajectory based on your current income and age;
3. Modelling your financial goals under My Big Plan on retirement where your current income will be replaced inflation adjusted, your child’s education funds (if any) and a six (6) months emergency cash;
4. Review and assess your overall financial wellbeing based on your current wealth composition and monthly allocation against the recommended to arrive at an overall surplus or shortfall to achieve your My Big Plan;
5. Recommend your optimum coverage on insurance policies to protect your active income during your working life;
6. A 50 years cash flow projection for you to track and assess your financial wellbeing.



2. The service fee we charge

Our fee for this Comprehensive Personal Finance Report is RM99.00 inclusive applicable taxes and is payable upon acceptance of this Terms of Service.

* Please note that this is a one-off non-refundable fee.

* RM means Ringgit Malaysia

3. User support

Big shall provide a User Support Helpdesk to User with prompt respond within 24 hours or as and when possible.

For any support, query and feedback, please email us at support@bigplan.com.my.

4. User's warranties

As a User of Big Plan, you agree and warrant that:

1. You must not copy, republish or redistribute any content or material from Big Plan. Any distribution, reprint or electronic reproduction of any content or material in whole or in part for any purpose without our prior authorization is strictly prohibited.
2. You shall not access or use Big Plan in any unlawful manner and for any unlawful purpose which violates the applicable laws, rules and regulations.
3. You shall not use any written program, algorithm or methodology to access, acquire, copy or monitor Big Plan in attempt to decipher, decompile, disassemble, or reverse-engineer any of the software comprising or in any way making up a part of Big Plan.
4. You shall defend, indemnify and hold harmless Big Plan from and against any claims, damages, obligations, losses, liabilities, costs or debt, demands, and expenses arising from your use of and access to Big Plan.