

# MatSelamat.com - Legal Documents

## TERMS OF SERVICE

Last Updated: November 15, 2025

### **1. Agreement to Terms**

By accessing or using MatSelamat.com ("Service"), you agree to be bound by these Terms of Service ("Terms"). If you disagree with any part of these terms, you may not use our Service.

### **2. Service Description**

MatSelamat.com is a document preparation service that assists individuals in creating court-ready Form 198 documents for small claims procedures in Malaysia under Order 93 of the Rules of Court 2012.

#### **We are NOT:**

- A law firm
- Providing legal advice
- Representing you in court
- Guaranteeing any legal outcomes

#### **We ARE:**

- A technology platform
- Providing document generation services
- Offering educational resources
- Utilizing AI to assist in document preparation

### **3. Eligibility**

You must:

- Be at least 18 years old
- Be an individual or sole proprietor (not a company)
- Have a claim amount of RM5,000 or less
- Reside in Malaysia
- Provide accurate and truthful information

### **4. User Responsibilities**

**You are responsible for:**

- Accuracy of all information provided
- Verifying the generated document before filing
- Ensuring your claim qualifies under Order 93
- Filing the document at the correct court
- Serving notice to the defendant
- Attending court hearings
- Complying with all court procedures

**You agree NOT to:**

- Provide false or misleading information
- Use the Service for fraudulent claims
- Use the Service for claims exceeding RM5,000
- Use the Service if you are a company
- Reverse-engineer or copy our AI systems
- Use automated systems to access the Service

**5. Payment Terms**

**Pricing:**

- One-time payment of RM79.00 (inclusive of all taxes)
- Payment is processed through Stripe
- No subscription or recurring charges

**What You Receive:**

- AI-refined Form 198 in Malay language
- Both PDF and DOCX formats
- 30-day cloud editing access
- Step-by-step filing guide
- Email support

**Refund Policy:**

- 14-day money-back guarantee from date of purchase
- Full refund if document is rejected by court for formatting issues
- No refund if information provided was inaccurate

- No refund if you change your mind after filing
- Refund requests must be submitted via email to [support@matselamat.com](mailto:support@matselamat.com)

### **Non-Refundable Situations:**

- You lose the case (legal outcomes are not guaranteed)
- Defendant files a defense
- You fail to file within the limitation period
- You provide incorrect defendant address
- Court rejects claim due to your incorrect information

## **6. Intellectual Property**

### **Our IP:**

- All content, AI models, templates, and code are owned by MatSelamat.com
- You receive a limited license to use the generated document for your personal claim only
- You may not resell, redistribute, or commercialize our Service

### **Your IP:**

- You retain ownership of the information you provide
- You grant us license to use your information solely to provide the Service
- We may use anonymized data for improving our Service

## **7. Disclaimer of Warranties**

### **IMPORTANT - PLEASE READ:**

THE SERVICE IS PROVIDED "AS IS" WITHOUT WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED.

### **We Do NOT Warrant That:**

- **✗** The Service will meet your specific requirements
- **✗** The Service will be uninterrupted or error-free
- **✗** Your claim will be successful
- **✗** The court will accept your document (though we follow Order 93 format)
- **✗** You will recover the debt owed to you
- **✗** The AI-generated content is 100% accurate
- **✗** The defendant will pay the judgment

**Your Acknowledgment:** By using this Service, you acknowledge that:

1. You understand small claims procedure
2. You are capable of representing yourself in court
3. You have reviewed and verified all generated content
4. You accept full responsibility for your case
5. Legal outcomes are inherently uncertain

## **8. Limitation of Liability**

### **TO THE MAXIMUM EXTENT PERMITTED BY LAW:**

MatSelamat.com, its directors, employees, partners, agents, suppliers, or affiliates SHALL NOT BE LIABLE for any:

- Indirect, incidental, special, consequential, or punitive damages
- Loss of profits, revenue, data, or goodwill
- Service interruptions or data loss
- Errors or omissions in generated documents
- Adverse legal outcomes

**Maximum Liability:** Our total liability shall not exceed the amount you paid for the Service (RM79.00).

## **9. Indemnification**

You agree to indemnify and hold MatSelamat.com harmless from any claims, damages, losses, or expenses (including legal fees) arising from:

- Your use of the Service
- Your violation of these Terms
- Your violation of any law or regulation
- Information you provided being false or misleading
- Your legal proceedings and outcomes

## **10. Data Protection & Privacy**

**Personal Data Collection:** We collect:

- Name, IC number, address, phone, email (claimant)
- Defendant's name and address
- Claim details and evidence descriptions
- Payment information (processed by Stripe)

**Usage:**

- To generate your document
- To provide customer support
- To improve our Service
- To send transactional emails

**Compliance:**

- We comply with Malaysia's Personal Data Protection Act 2010 (PDPA)
- We use industry-standard encryption
- We do not sell your data to third parties
- You may request deletion of your data after service completion

**Data Retention:**

- Active documents: 30 days from purchase
- Archived data: 1 year for legal and tax purposes
- Analytics data: Anonymized and retained indefinitely

**11. User-Generated Content****Reviews & Testimonials:**

- By submitting a review, you grant us perpetual license to use it
- We may edit testimonials for clarity or length
- You certify that your review is truthful
- We may remove reviews that violate our policies

**12. AI-Assisted Service Disclosure****Important Disclosure:**

This Service uses artificial intelligence (AI) to:

- Refine your narrative into legal language
- Conduct intelligent interviews
- Generate document content

**AI Limitations:**

- AI can make errors or produce unexpected output

- AI output must be reviewed by you before filing
- AI is a tool, not a replacement for human judgment
- You are ultimately responsible for all content

#### **Quality Assurance:**

- We use Claude Sonnet 4 (industry-leading AI)
- We employ validation checks
- We provide template fallbacks
- We continuously improve our AI prompts

#### **13. Court Filing Disclaimer**

##### **Critical Information:**

 **MatSelamat.com ONLY generates documents. We do NOT:**

- File documents at court on your behalf
- Represent you in court
- Serve notice to defendants
- Pay court filing fees for you
- Attend hearings for you

##### **You Must Personally:**

1. Print 4 copies of Form 198
2. Go to Magistrate's Court registry
3. Pay RM10 filing fee
4. File the documents yourself
5. Follow up on case progress
6. Attend all court hearings

#### **14. Prohibited Uses**

You may NOT use this Service to:

- File fraudulent claims
- Harass or intimidate defendants
- Circumvent legal processes
- File claims on behalf of others (unless legally authorized)

- Claim amounts exceeding RM5,000
- File as a company or organization
- Use for claims outside Order 93 scope

Violation may result in:

- Immediate termination of Service
- Reporting to authorities
- Legal action
- No refund

## **15. Modifications to Terms**

We reserve the right to modify these Terms at any time. Changes will be:

- Posted on this page
- Effective immediately upon posting
- Emailed to active users (if material changes)

Continued use after changes constitutes acceptance of new Terms.

## **16. Governing Law & Dispute Resolution**

### **Jurisdiction:**

- These Terms are governed by the laws of Malaysia
- Any disputes shall be resolved in Malaysian courts

### **Dispute Resolution:**

1. First: Email [support@matselamat.com](mailto:support@matselamat.com)
2. Second: Mediation (if agreed by both parties)
3. Last: Legal proceedings in Kuala Lumpur courts

## **17. Severability**

If any provision of these Terms is found to be unenforceable, the remaining provisions will remain in full effect.

## **18. Entire Agreement**

These Terms constitute the entire agreement between you and MatSelamat.com regarding use of the Service.

## **19. Contact Information**

**MatSelamat.com** Email: [support@matselamat.com](mailto:support@matselamat.com) Legal inquiries: [legal@matselamat.com](mailto:legal@matselamat.com) Address:  
[Your registered business address]

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## **PRIVACY POLICY**

**Last Updated: November 15, 2025**

### **1. Information We Collect**

#### **Personal Information:**

- Full name, IC number
- Address, phone number, email
- Payment information (via Stripe)

#### **Claim Information:**

- Defendant details
- Claim description and evidence
- Case history

#### **Technical Information:**

- IP address
- Browser type and version
- Device information
- Cookies and usage data

### **2. How We Use Your Information**

#### **Primary Uses:**

- Document generation
- Customer support
- Payment processing
- Service improvement

#### **Communications:**

- Transactional emails (document delivery, payment confirmation)
- Customer support responses

- Service updates (opt-out available)
- Marketing (opt-out available)

### **3. Data Sharing**

#### **We Share Your Data With:**

- Stripe (payment processing) - required
- SendGrid (email delivery) - required
- Anthropic (AI processing) - required
- Analytics providers (anonymized) - optional

#### **We DO NOT:**

- Sell your personal data
- Share with marketers
- Disclose to third parties without consent
- Use for unrelated purposes

**Legal Disclosure:** We may disclose your information if:

- Required by law or court order
- To protect our legal rights
- To prevent fraud or abuse
- To comply with investigations

### **4. Data Security**

#### **Security Measures:**

- 256-bit SSL encryption
- Secure database (encrypted at rest)
- Regular security audits
- Access controls
- Backup systems

#### **Your Responsibilities:**

- Keep your email account secure
- Don't share document access links
- Report suspicious activity immediately

## **5. Your Rights (PDPA)**

You have the right to:

- Access your personal data
- Correct inaccurate data
- Request deletion (after service completion)
- Withdraw consent
- Lodge complaints with authorities

**To Exercise Your Rights:** Email: [privacy@matselamat.com](mailto:privacy@matselamat.com) with your request.

## **6. Cookies**

**We Use Cookies For:**

- Authentication
- Analytics (Google Analytics)
- Session management
- A/B testing

**You Can:**

- Disable cookies in browser settings
- Use our Service with essential cookies only
- Opt-out of analytics cookies

## **7. Data Retention**

- **Active documents:** 30 days
- **Payment records:** 7 years (tax compliance)
- **Support tickets:** 2 years
- **Analytics:** Anonymized, indefinite

## **8. Children's Privacy**

Our Service is NOT intended for users under 18. We do not knowingly collect data from minors.

## **9. International Data Transfers**

Your data is processed in Malaysia. If transferred internationally (e.g., to Stripe), we ensure adequate protection.

## **10. Changes to Privacy Policy**

We will notify you of material changes via email and website notice.

## **⚠ PROMINENT DISCLAIMERS (Must Display on Website)**

### **Landing Page Disclaimer**

#### **IMPORTANT NOTICE:**

MatSelamat.com is a document preparation service, NOT a law firm.

We do not provide legal advice or representation. You are responsible for reviewing all generated documents and representing yourself in court.

### **Pre-Payment Disclaimer**

Before proceeding with payment, please confirm that you understand:

- ✓ This is a document generation service only
- ✓ We do NOT file documents at court on your behalf
- ✓ You must verify all information before filing
- ✓ Legal outcomes are not guaranteed
- ✓ You represent yourself in court (pro se litigant)
- ✓ You have read and agree to our Terms of Service

I understand and agree (checkbox required)

### **Post-Purchase Disclaimer**

#### **NEXT STEPS - IMPORTANT:**

Your document is ready! However:

- ⚠ We have NOT filed this at court yet
- ⚠ You must file it yourself at the Magistrate's Court
- ⚠ You must serve notice to the defendant
- ⚠ You must attend all court hearings

This document is only valid when officially filed at court.

## **📋 REFUND POLICY (Standalone)**

### **Eligibility for Full Refund**

**You qualify for a 100% refund if:**

1.  Court rejects Form 198 due to formatting errors
2.  Technical error prevented document generation
3.  Service was unavailable after payment
4.  Within 14 days of purchase

### **Refund Process:**

1. Email: [refunds@matselamat.com](mailto:refunds@matselamat.com)
2. Provide: Order number, reason for refund
3. Attach: Court rejection letter (if applicable)
4. Response: Within 48 hours
5. Processing: 5-7 business days to original payment method

### **No Refund Situations**

**You DO NOT qualify for refund if:**  You changed your mind after filing  You lost the case (legal outcome)  Defendant filed a defense  You provided incorrect information  You missed court hearing  You failed to serve defendant properly  Claim was outside our scope (e.g., company claim)  More than 14 days since purchase

### **Partial Refund**

Not applicable. All refunds are either 100% or 0%.

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## **MONEY-BACK GUARANTEE**

### **Our Promise:**

If your Form 198 is rejected by the Magistrate's Court due to:

- Formatting errors
- Non-compliance with Order 93
- Missing required sections
- Template errors

We will refund your RM79.00 in full, no questions asked.

### **Requirements:**

- Must be filed within 14 days of purchase
- Must provide court rejection notice
- Must have followed our filing instructions

- Rejection must be due to document format, not content

#### **This guarantee does NOT cover:**

- Rejection due to your incorrect information
  - Rejection due to claim being out of jurisdiction
  - Rejection due to improper service
  - Case dismissal for other legal reasons
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## **CUSTOMER SUPPORT TERMS**

#### **Support Channels:**

- Email: [support@matselamat.com](mailto:support@matselamat.com)
- Response time: Within 24 hours (business days)
- Languages: English, Bahasa Malaysia

#### **We Provide Support For:**

- Technical issues with platform
- Document download problems
- Payment questions
- General filing process guidance
- Account access issues

#### **We Do NOT Provide:**

- Legal advice (consult a lawyer)
  - Court appearance representation
  - Defendant negotiation services
  - Guarantee of legal outcomes
  - Emergency/urgent support (this is not an emergency service)
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**By using MatSelamat.com, you acknowledge that you have read, understood, and agreed to all terms, policies, and disclaimers stated above.**

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