### **QUARTERLY NEWSLETTER**

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THE WORD WITH...

## AZURA ZAINAL

Multi-talented travel show host and RED FM announcer talks about the path less travelled

**LEAVING ON A JETPLANE?** 

# 8 TIPS FOR HASSLE FREE TRAVEL

Essential tips for a stress free holiday

+

Four essential travel apps

PROTECTING YOUR SMARTPHONE

## THE KILL SWITCH

What you need to know about the ultimate theft deterrent





consumer.forum.malaysia



(DN PP 17752/11/2013 (033132)

### **QUARTER 3 2014**

### **EDITOR'S NOTE**



Greetings dear readers and welcome back to our third issue of Shout! Magazine for 2014. It is said that travel broadens the mind and to that end, we've compiled an array of tips for less stressful travel whether you're enjoying Malaysia's diverse array of beautiful tourist spots or taking a trip out of the country. Of course, we take advantage of the power of tech and included a selection of travel apps that will come in very handy indeed on p6.

We also have a chat with Azura Zainal, the host of Malaysia's Xplorasi travel show as well as the radio announcer of the RedFM radio channel as she shares more about her work and her travels in an exclusive interview on p8.

Hope you have a fantastic read and see you all in our next issue!

my

Mediha Mahmood **Editor** 

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### **CFM GIVES BACK TO THE NEEDY**

Over a hundred underprivileged children enjoyed an exciting experience to last a lifetime on the 19th July 2014 courtesy of the Emcees of Malaysia in collaboration with the Communications and Multimedia Consumer Forum of Malaysia (CFM). As part of CFM's corporate social responsibility initiative, 101 orphans from four orphanages were feted to a

shopping experience at AEON Bandar Utama, a special workshop, a learning visit to Sri Pentas and the breaking of fast with CFM Councillors and members. According to Dr. Elistina Abu Bakar, Chairman of CFM,"Our intention is for the children to have a memorable Raya this year, that is why the event includes a visit to Sri Pentas and a shopping event."

### CFM ROCKS THE HOUSE IN DIGITAL LIFESTYLE **EXPO 2014**

Taking place from the 8th – 10th August 2014, the Digital Lifestyle Expo is a three-day event at the KLCC Convention Centre organised by the National ICT Association of Malaysia (PIKOM) to promote, disseminate and accelerate the development of applications and services in Malaysia among the public and key stakeholders. CFM participated in DLE 2014 by opening up a booth and engaging visitors to the event through various activities with the objective to increase awareness of consumer rights on communications and the multimedia services industry. At the expo, En. Megat Ishak, CFM Deputy Chairman shared his insights in a talk at the event's open area about consumer rights.



### PERSATUAN PELINDUNG PENGGUNA KELANTAN JOINS THE COUNCIL

CFM's Board Council welcomes Persatuan Pelindung Pengguna Kelantan (PELINDUNG) as the new demand-side member to replace the outgoing National Council of Women's Organizations (NCWO). PELINDUNG will be represented in the Council by Tuan Haji Ahmad Othman, an active member of several non-government organisations that champion consumer rights including FOMCA and has extensive knowledge in and experience on consumer rights. CFM welcomes Tn. Haji Ahmad Othman to the council and looks forward to his contributions to expanding and protecting consumer rights nationwide.



## DEMOGRAPHICS

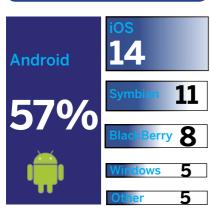
500 Online interviews representative in Q1 2013 of Malaysian daily internet users



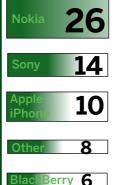
### **OPERATING SYSTEM**

### **PHONE BRAND**

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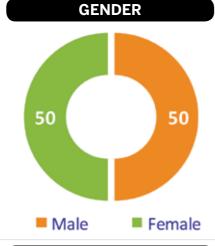


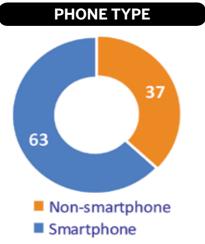


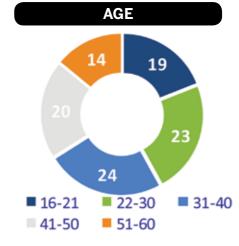


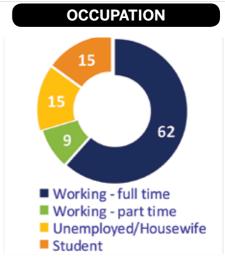














### **WIZ WEARABLES**

While the concept of smartwatches have been bandied about for awhile, it's only recently that the tech behind them has matured enough that they do more than just tell you the hour. If you're keen on more than just a timepiece gracing your wrists, you're just in time to catch this top quartet of awesome tech wearables that do more than just tell the time...



### SAMSUNG GALAXY GEAR 2

#### RM899, www.samsung.com/my

This second incarnation of their smartwatch is lighter and more streamlined with a less obstrusive built-in 2-MP camera that can take 720P video. The watch pairs up with your smartphone and lets you read texts, e-mails and social media notifications on its 1.63-inch Super AMOLED display on top of the usual pedometer tracking duties. The best part? It'll let you take calls straight off it without getting your phone out. The only downside? It only works with a handful of Samsung phones like the GALAXY S5 and Note 3.

### **HUAWEI TALKBAND B1**

RM499, www.vmall.my

Huawei's take on a smartwatch is certainly unique as it's a timepiece, a fitness tracker and a Bluetooth headset all rolled into one. Once you get a call or need to make one, all you have to do is to press a button and the 1.4-inch mono OLED screen pops out of the rubber strap, revealing an earpiece and the handsfree set proper. It works with most Android phones and iOS kit and even throws in water and dust resistance into the bargain.















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### **SONY SMARTWATCH 2**

RM780, www.sony.com.my

Sony's smartwatch pairs up with your Android phone via Bluetooth or NFC, offering you text alerts, e-mail and social media notifications on top of tracking how far you've run or walked on the 1.6-inch 220 x 176 pixel display. It lacks voice controls, though it has good battery life that lasts two plus days until you need a recharge.

### **GARMIN VIVOFIT**

RM499, www.aeco.com.my

Garmin's Vivofit fitness tracker lasts up to a year on its built-in battery, tracking important stuff like steps taken, calories burned and the like and it prompts you if you've been sitting at your desk for too long. It's also able to help you set, track and achieve fitness goals too. Quite a class act.

### TOP TRAVEL TIPS

It has been said that travel broadens the mind. The trouble is the hassles involved when doing so be it being unable to read any of the signage, not getting a word the locals are saying or having to do mental arithmetic every time you want to buy something. Fret not though as we've sorted out everything for you for your next jaunt. Not only do we have a solid array of eight travel tips from some of the most ardent globetrotters ever out there who've gone everywhere from Europe to the Arctic, we've also cherry-picked a selection of top travel apps that'll make your next holiday or business trip a real breeze.



### TOP TRAVEL TIPS

If you're making a trip out of town for business or pleasure, be it a short weekender in one of Malaysia's many scenic tourist spots or out of the country, you need to get a little bit of groundwork done for a stress free trip. Here's a selection of top tips from some of world's most seasoned travellers...

#### I. SAVE YOUR BACK-UPS

Scan and save a spare copy of your itinerary, passport, medical prescription, plane ticket or other identification documents in your e-mail as well as on your smartphone or tablet in case the unforeseeable happens and you lose the originals. Having a scanned copy goes a long way to proving your identity and that you are who you are when you're explaining it to an irate Customs official at the airport. Of course, you'll have to make sure you have adequate protection for your smartphone to avoid identity theft. Check out the Shout! O1 2014 issue for tips on how to protect the data on your phone should that too go south.

#### 2. CHECK IT OUT

While it's unlikely, your check-in luggage may end up going missing or rerouted to somewhere on the other side of the globe by accident, leaving you only with the clothes on your back and nary little else. Keep essential items like your medication, jewellery, cash and all your power cables, chargers and electronic items with you in your hand carry luggage. Sure, it's a bit weighty if you're carrying a hefty laptop but leaving it in your check-in luggage is just an invitation to larceny. Don't forget to take a picture of your check-in luggage too as it's a lot easier to show a picture to the airline than having to painstakingly describe your missing luggage verbally. A spare change of clothes wouldn't hurt as well.

### 3. SPECIAL CHARGE

If you're like most people, you'll likely be carrying at least one smartphone on your person and likely another backup phone or a tablet. A laptop too if you're on a business trip. All of this gear needs power and in all likelihood, you'll be having a snake pit of cables and a ton of wall chargers to go with them. Many devices barring iOS kit use a microUSB to USB cable to charge. Ditch them all and just carry a universal travel charger with USB ports and a couple of micro USB to USB cables and you're sorted though iPad and iPhone users will need their device-specific cables to charge of course. If you really want to travel light and are carrying a laptop, you can charge them off the laptop's USB ports. Another tip — tie each cable up with garden wire to keep them organised.

#### 4. DON'T LEAK IT

Carrying toiletries like shampoo, your favourite perfume or hair mousse? Take extra care with them as they may leak and spill their contents all over your luggage when the baggage handlers toss your kit about or due to the air pressure when the plane is in midair. Seal them shut with masking tape and then wrap them up in a resealable bag just to make sure. If you're carrying them with you on the plane instead of check-in luggage make sure they're the right size to pass through Customs and the resealable bag is translucent so that Customs officers can see the contents. Also be careful when carrying foods in foil packs like potato chips or snacks. Wrap them in another plastic bag as the air pressure in midair can pop the bag.

### 5. THE ULTIMATE BACKUP

You have a hole in your shoe? Your luggage strap has a huge tear in it? Need to stick something together? Plug a hole in a leaking container or your sink for washing some laundry? You'll find a roll of duct tape inestimably handy as it's strong enough to handle most on-the-fly repairs without burdening you down. It also comes in handy to keep curtains in your room or on a tour bus shut without you constantly having to keep adjusting them. Rather than the whole roll, you can tear a good long strip off, roll it around a pen or pencil and stick it with you in your luggage. Your uses are only limited by your creativity.

#### 6. CALL YOUR BANK

If you have a credit card, call your bank beforehand and let them know where and for how long you'll be travelling to that location. Most banks will flag credit card usage in a country that you don't usually travel to as erronous transactions and you don't want to be stuck having to call your bank while overseas to explain what's happening or being left without cash or any credit when it really does happen. Always carry some cash as an emergency back-up or for small purchases in case everything does go south.

### 7. PREP FOR FLIGHT

Before a plane even takes off, the pilots and ground crew run through an exhaustive preflight checklist, ticking off every single component to ensure the plane is ready to fly. It's a sound plan and the same goes for when you're travelling as it's all too easy to leave critical items like your passport behind at home, in the hotel or any number of other incidents which will, at best, require an expensive replacement. Get a physical checklist on a piece of paper with all the important items you'll need – passport, tickets, cash, wallet, chargers and the like. Save two copies with one to fill in before your trip and one on the return leg so you won't leave something behind.

#### 8. ROAM WISELY

If you are travelling, make sure you subscribe to a fixed unlimited data roaming plan or better yet turn off data entirely or you may be stuck with a massive bill when you get back. If you need data, try opting for a local SIM card. For more tips on managing your phone bill, check out our Hands On on avoiding huge phone bills on p12.

#### TOP TRAVEL APPS

Your smartphone or tablet is one of the most versatile and powerful devices you have. It does more than make calls - it's your guide, your translator, your valet and more. All with the right apps of course.

#### GOOGLE TRANSLATE

For Android and iOS



Don't speak the local lingo? Clueless as to just what the sign is saying? Google's app gets the language barrier out of the way on your trip. Assuming you have data, it'll let you translate spoken phrases on the fly. If not, you can download offline language packs that still let you carry on a decent, albeit text intensive conversation. Bonus points for the option to save your fave phrases on speed dial.

#### TRIP ADVISOR

For Android and iOS Free



An essential download if you're planning a trip out of town. Trip Advisor has reviews from fellow travellers of the best eats, places to stay and attractions as well as booking options for hotels and flights in one app. An offline option lets you save cities you intend to explore, read user feedback on local venues, offer an offline map to get your bearings and locate local attractions too.

#### MAPS.ME

For iOS and Android

RM15.99 on Android and US\$4.99 on iOS



This lifesaver of an app addresses the classic problem of getting about in a foreign city. Rather than burn a huge hole in your wallet with data or relying on garishly illustrated tourist kiosk maps that guide you to the nearest tourist traps, MAPS.ME culls data from OpenStreetMap.Org and lets you download detailed maps with useful points of interest that you can use offline.

#### XE CURRENCY

For Android and iOS Free



Inevitably, you're going to have to deal with crunching how many Ringgit is equal to a Euro or the greenback or some other currency on your holiday and while handling the exchange rate for one currency is relatively easy, handling several at a time is a royal chore. XE Currency helps you convert currency based on current exchange rates and it works offline too.

### The word with...

### **AZURA ZAINAL**

Adventurer, emcee, actress, singer, dancer and arguably the toughest radio announcer ever to hold a mike, Azura Zainal takes time off to chat about her work and her adventures in lands both domestic and foreign and everyone in between...



**SHOUT!** How did you get started in show business?

Azura: I got my start when I took part in the national SuaraMas choir when I was 8 years old. I stopped when I was 14 to concentrate on my studies. When I was 17 and waiting for my SPM results, I became the host of the Disney Channel. It was one of the best experiences of my life and affirmed my dream to be in show business. It's amazing when you have people who've watched your show come up to you and say that you're the best thing about their childhood. It's been a fantastic journey and I have no regrets on the path I have taken.

What other projects are you working on at the moment?

Azura: I'm hosting Xplorasi, the travel show on RTM 1 since 2006 and i'm also the radio announcer for RedFM on week nights and on Saturday afternoon. I've also written a book on my experiences called "Azura Zainal's Guide to TV and Radio Hosting". I'm also planning another book but on a different subject. Stay tuned!

SHOUT: You participated in the 2012 Fear Factor reality show. What was your toughest challenge?

Azura: It wasn't the physical challenges that I found difficult, it was the eating challenges! Me and my teammate had to eat raw sheep eyeballs in one challenge and a hubcap-sized pizza covered in goat brains and intestines in another. It tasted really bitter and the smell was horrible.

**SHOUT!** What is your dream travel destination and why?

**Azura:** When I was there filming for Fear Factor, the beauty of Africa really moved me. It's my dream to go on an African safari.

What is your favourite Malaysian holiday location and why?

Azura: Malaysia has a wealth of beautiful tourist spots with many that remain undiscovered treasures known only by the locals. I love going to Sabah for all the great diving spots there — Sibuan, Mabul and Sipadan — you can't go wrong with those. The spot I am really in love with now is in Merapoh, Pahang. I filmed a segment for Xplorasi on caving and I explored this huge cave called Gua Hari Malaysia, named because it was discovered on Malaysia day. It's essential if you love caving.





What gear do you usually bring with you when you're on your adventures?

Azura: I always bring either my Canon PowerShot G10 or my Canon D10 if i'm heading somewhere a bit rougher as it's waterproof and shockproof. I'm currently using a HTC One M8 and I use it a lot for social media. I just love the M8's camera and build quality. I also have a Blackberry Q10 as my backup phone – it has a great keyboard.



What are your views on the telco and multimedia service industry in Malaysia.

Azura: I've had some bad experiences with my previous telco. My bill skyrocketed with many hidden charges. In the end, I swapped over to a different telco. I supplement it with another line with a separate telco – I get good coverage and call quality with both.

**SHOUT!** Do you know who to address complaints to if you have any concerns with your telco? Were your complaints resolved?

Azura: Initially no until I found out the role that the Consumer Forum of Malaysia played in resolving disputes like what I encountered. That time, I just settled my bill with my previous telco and walked away. I'm happy that CFM is taking a proactive role to resolve complaints.

**SHOUT!** Do you have any hard-earned advice for those looking to follow in your footsteps?

Azura: Show business isn't as glamorous as you think it is; you need passion and humility to succeed.

#### AZURA'S TOP PICKS

Even when she is globetrotting from Asia to Europe, Azura's handpicked bevy of apps help her stay informed, fit and on top of things



#### **SNAPSEED**

For Android

Fast, free and effective photo editor with a host of filters and effects to play with and a handy one-tap Auto Correct mode that tunes up your shots just right.

### FROZEN FREE FALL

For Android and iOS

Match gems up and use special powers to get ahead in games in Disney's take on a Frozen themed match-three game. This is, like the theme song, something you really can't let go.

#### FLIPBOARD

For iOS and Android

Useful way to get all the content you like to read from blogs, publications as well as your own social media feeds in one easy to read interface.

#### NIKE TRAINING CLUB

For Android and iOS

Free

This personalised training app for the fairer sex helps you plan, motivate and execute short but effective workouts. It even has short clips to tell you how to do it right.

#### THE STAR EPAPER

For iOS and Android

Free with in-app purchases

Fast and paper-free way to enjoy the daily news on the go on your mobile phone, tablet or notebook. Bonus points for not getting ink on your fingers after reading it.

#### PHOTO GRID – COLLAGE MAKER

For iOS and Android

Free with in-app purchases

Like what it says on the tin, it creates a collage from templates and captured snaps with beautiful results. You can opt to fork out US\$1.99 a year to nix the in-app adds.







### "YOUTUBE AND TO AN EXTENT SOCIAL MEDIA

in general, has allowed me to have a global presence with ease. It allows local artists like me to connect, interact and empower one another and leverage on each other's skills..."

### THE SOUND OF MUSIC

One of the most prolific creators of musical covers on YouTube, Malaysian Ray Mak shares more about his passion for making musical magic and sharing it with Malaysia and the world.

've covered a whole range of genres from pop to rock and even dubstep and converted them to piano tracks. Personally, I prefer doing covers of house and dubstep music as I enjoy the challenge of playing them on a piano. The most challenging track I've ever done was Scary Monster and Nice Sprites from Skrillex. That took quite a few tries before I got it right. Inspiration is what drives me. Once my muse inspires me with that shining moment of brilliance, it's just a matter of tickling the ivories.

I originally started creating musical covers for a lark when I was still studying back at the University of Masachusetts in 2008 and put a few videos of my work up on YouTube. I was amazed at the response and feedback from my fans and I've been creating musical covers ever since. YouTube has allowed me to access a global audience. It's amazingly powerful, the interactivity and reach that it offers. I've managed to make friends and interact with fans from all over the world who love my work though the best thing that I've gotten out of sharing my work online is meeting my best friend and now my fiancé Abby Wong.

YouTube and to an extent social media in general, has allowed me to have a global presence with ease. It allows local artists like me to connect, interact and empower one another and leverage on each other's skills to create a more vibrant community and, of course, better performances overall to improve not just our own but Malaysia's social media scene as a whole.

The Malaysian entertainment community is currently a very small community but we are working hard to empower each other and take things to the next level to elevate Malaysia to the international scene for the arts. To follow Ray Mak and his work on YouTube, please subscribe to www.youtube.com/makhonkit



## THE SMARTPHONE KILL SWITCH – WHAT YOU NEED TO KNOW

Expensive, highly sought after with substantial resale value, the smartphone today is one of the most desirable objects that someone would carry on their person on a daily basis. Those very same qualities unfortunately also make it a prime target for criminals. There is, however, a deterrent – a kill switch.



he smartphone is almost the perfect commodity - ubiquitous, easy to sell with substantial resale value. Those very same qualities also make it a prime target for criminals. In 2012, 1.6 million Americans were victimised for their smartphones<sup>1</sup>. To add insult to injury, there is the added risk of identity theft if a smartphone isn't password protected when it gets stolen. While exact numbers in Malaysia are unavailable, it's clear that the problem of smartphone theft is not going away anytime soon. There is, however, a solution that's garnering traction: rendering a phone inoperable through a kill switch.

A 'killswitch' is a means, be it software or firmware to remotely lock your stolen smartphone and wipe it, deleting contacts, photos and other sensitive information, rendering it useless to a thief. Microsoft aims to add it soon to future phones running Windows 8.0 and higher<sup>2</sup>. Apple

has their Activation Lock on devices running iOS 7 or higher<sup>3</sup>. Google has the Android Device Manager that can help remote lock and wipe your phone. Each smartphone maker also has varying degrees of kill switch functionality implemented such as Samsung with their Reactivation Lock that renders their phones useless unless the right password is used. It's only half the equation though as a skilled criminal can still find means to bypass such a lockout.

The other side of the equation is held up by local telco service providers. In the USA, the CTIA, an association representing the American wireless industry, is in the midst of setting up a national database of stolen phones registered by IMEI numbers. Telco providers can, once a phone has been flagged, deny access to the network.

In Malaysia, the Malaysian Communications and Multimedia Commission (MCMC) last year mandated the creation of such a database<sup>4</sup>. It's still in the implementation stage and while it isn't universal, you can flag a stolen smartphone's IMEI on a network specific basis. This doesn't deter someone from taking the phone out of the country or swapping to a different telco though.

Combined with killswitch measures from smartphone makers, this adds quite a deterrent factor to smartphone theft. Should your phone get stolen, call up your telco to check if they have IMEI blocking in place while remote locking your device at the earliest opportunity.

Do note though that for these remote locking features to work, you'll need to have activated them in the first place; you'll have to check how to get it activated before the unforeseen happens. Subscribe to CFM's twitter feeds at www.twitter.com/CFM\_Malaysia



## AVOIDING ROAM RAGE: SIX TOP TIPS TO CUT DOWN YOUR OVERSEAS ROAMING BILL

magine this: you're on the perfect holiday. The flight was smooth and uneventful. The hotel is fantastic. The food sublime. The sights? Fabulous. You think nothing of sending a few shots on Instagram and mayhaps a few Tweets and Facebook updates just to share just how amazing your holiday is. Halfway through, you take in the local sights and make a wrong turn. No problem. You whip out Google Maps on your smartphone and save the day. On the return leg of the trip, your flight gets rescheduled. After exhausting every tourist trap in the joint, you resort to

YouTube to salve the mind numbing boredom. And then – salvation – the boarding gate opens and you're on your way home. The surprise hits you after your holiday though when your smartphone bill arrives with an eye-watering sum that probably costs more than your entire holiday put together! Welcome to the traveller's bane of the 21st century – obscene overseas roaming charges.

Roaming charges occur when you use voice calls, SMS and data overseas. In such a scenario, you will, assuming your telco has agreements with local telcos in that country, swap to that network to access the Internet and make calls while still being billed by your original telco provider. This is where the costs stack up to staggering heights. While the most prudent measure would be to entirely disable international roaming on your phone, that is a somewhat extreme measure. If you make the right moves, you can enjoy your holiday and a modicum of connectivity in the bargain.

To avoid a heart-stopping surprise in your phone bill the next time you go on holiday, follow these hard-won tips from some of the most grizzled globe trotters in the business:

### 1

### GO LOCAL TO GO GLOBAL

Once you land at the airport, get a SIM card from a local telco provider with a package that fits your needs. Many service providers also offer unique packages for tourists. These outlets will most likely be clustered outside the arrival halls of major airports. If that fails, you can most likely get a local SIM card from convenience stores. Using a local SIM can save you a ton of bills and a load of grief as you'll be paying local rates. This is the best time to pack a dual-SIM smartphone as you can keep your primary and new SIM running on one phone rather toting around multiple devices.

### WHAT A TURN OFF

If you don't have specific agreements with your service provider about fixed rates for international roaming or an unlimited data roaming package, you'll have to exercise a bit of self control and temporarily disable data roaming on your phone when you're out of the country. Unfortunately, depending on what agreements your telco has with your destination country's service provider, this may still end up costing a bomb even if you don't go online, answer a single call or write a single text. Recipients of a call may still end up having to pay a hefty sum as an unanswered call may get routed back to your home country as voicemail. This ends up as a chargeable fee even if you don't pick up the call at all. Even if you do answer a call, some providers charge a fee for incoming calls. You can opt to disable roaming by informing your telco and disabling your voice mail too.

### **CHATTING FOR FREE**

If you need to get online, swing by coffee shops and restaurants with free Wi-Fi. You may have to buy something but you'll get Internet access. Some hotels provide free Wi-Fi in the lobby area. Assuming you have free Wi-Fi, you can chat online for free. Skype lets you make free video calls. WeChat lets you chat walkie talkie style and has free video call services too. WhatsApp also has a voice chat service. The word: do your homework and scout out free Wi-Fi spots before your trip!







#### **BACKGROUND CHECK NEEDED**

Some apps download a constant trickle of data or update themselves in the background such as when you get your e-mail or upload pictures to the cloud. Your best bet to avoid a huge bill is restricting your background data.

#### **ANDROID**

For most versions of Android, click on Settings>Data Usage. From there you'll be able to see at a glance just how much data your apps have been using and restrict updates on a per app basis. To adjust your sync options, go to **Settings>Accounts**. Here, you can see what apps perform syncing and can disable it as required as this uses data.







### iOS

Prior to the iOS 7 update, only selected applications ran in the background. For iOS devices from iOS 7 and up, your apps can now refresh in the background and update even when not in use. To disable Background App Refresh, go to Settings>General>Background App Refresh. Here, you can disable all background refresh activity or do so for selected apps only.





### **YOU ARE HERE**

Download offline maps of the places you'll visit before your trip to save you a large amount of grief and money. You can opt to download an app like Maps.me (see p3) that can save an offline map or you can rely on Google Maps though the feature is well hidden. You'll have to zoom in to the intended area you want to save a map of, open up a search window within Google Maps and type "OK maps" without the apostrophes to save a map of the area.





### WHAT A DOWNER

If you're using data when you're overseas, every single kilobyte counts. Unless you have an unlimited data plan up your sleeves, you'll want to keep a close eye so you don't bust your data limit or be forced to fork out extra. To keep watch over your data usage, you can use the following apps – 3G Watchdog (bit.ly/1m5YfdB) for Android and Data Usage (bit.ly/XqcWCJ) for iOS. Both allow you to monitor and restrict data on a per app basis.





Android 3G Watchdog

## MOBILE MONEY – THE CONVENIENT PAYMENT ALTERNATIVE

t's been a long day at work and you finally get the chance to nip down to the friendly corner store to get some groceries but horror of horrors, you forget your wallet. To your chagrin, you have nothing on you except your house keys and your smartphone. Stacked in front of you with an irate shopkeeper staring daggers at you is enough groceries to feed a horse. Without paper or plastic, what solution do you have? With a short SMS from your smartphone, you credit the shopkeeper with the products you've purchased without money, or at least, the physical version of it, changing hands. Welcome to the alternative to cash, credit or debit cards – Mobile Money services.



#### WHAT IS MOBILE MONEY?

Mobile Money is a form of payment made with a mobile phone or other smart device and is operated under strict financial regulation and supervision. In the case of Malaysia, all Mobile Money related services and transactions are regulated by Bank Negara and are also referred to by the terms *Mobile Money, Mobile Money Transfer* or *Mobile Wallet*.

Mobile Money allows you to pay for goods and services anywhere and at anytime using only a mobile phone coupled with a security PIN (Personal Identification Number) via SMS (short Messaging Service) or USSD service menus. As a user, you have the freedom to shop for online products and pay merchants using your mobile phone without being physically present at the store. The maximum monetary value which is also referred to as the 'purse limit' is the value approved by Bank Negara and could vary between different mobile operators.

### HOW DOES IT WORK?

You will need to register with your mobile operator to open a 'Mobile Wallet'. This can be done via SMS or USSD service menus. Once properly registered, you will need to deposit money into your 'Mobile Wallet' account via your mobile operator's touch points. This process is also known as 'Cash-in'. Sometimes, your mobile operator may allow you to do a cash-in via online channels and also convert your normal airtime credits into 'Mobile Currency'. The opposite process is known as a 'Cash-out' where you can withdraw your 'Mobile Money' into real currency.

Once you have sufficient 'Mobile Currency' in your 'Mobile Wallet', you may utilise this for various mobile money services, for example – local and international 'Mobile Currency' transfers, paying your normal mobile phone bill, converting your 'Mobile Currency' into airtime and have that transferred to your friends and family, make purchases for mobile value-added services such as ringtones, caller tones, wallpapers, etc., purchase real-world physical goods via a Near-Field Communications (NFC) interface. Do note that the above services vary from operator to operator and are subject to limitations as and when imposed by Bank Negara. To find out more about e-money and a list of authorised merchants and banks, logon to Bank Negara's official website at www.bnm.gov.my

## TERMS AND CONDITIONS



Communications and Multimedia Consumer Focum of Mataysia

Consumer Hotline 1800 18 2222 Website www.consumerinfo.my



CFM is a self-regulatory body under the Communications and Multimedia Act 1998 and under the purview of the Malaysian Communications and Multimedia Commission (MCMC)



If you have any feedback on the performance of your fixed line, mobile, internet, tv and radio services, please contact CFM. 6-02, 6th Floor, Wisma Straits Trading, No. 2, Lebuh Pasar Besar, 50050 Kuala Lumpur. Tel: 03-2692 3800 Fax: 03-2693 2288 Email: enquiries@cfm.my

## do you know? adakah anda tahu?



As a responsible consumer, get to know the right channels for addressing your complaints. Different agencies and authorities are appointed based on different type of services. Jurisdiction empowered to these agencies are also limited. So, be savvy and save time by complaining correctly.

Sebagai pengguna yang bertanggungjawab, mengenali saluran yang betul untuk menangani aduan anda. Agensi dan pihak berkuasa berlainan yang dilantik berdasarkan jenis perkhidmatan. Bidang kuasa untuk agensi-agensi ini juga terhad. Jadi, fahami dan jimatkan masa dengan mengadu dengan betul.

### **HOW TO MAKE A COMPLAINT | CARA MEMBUAT ADUAN**

Masalah pengguna / Isu aduan / **Complaint SKMM** 

### Step 3

#### Complaint SKMM / Aduan SKMM 1800 888 030

Email: aduanskmm@cmc.gov.my Portal: http://aduan.skmm.gov.my

Not Satisfied / Aduan SKMM



### Step 1

Problems with telecommunications, postal, internet & radio services?

Contact your service provider for resolution

Masalah dengan telekomunikasi, pesanan, internet & perkhidmatan radio?

Hubungi pembekal perkhidmatan anda untuk penyelesaian

Tiada penyelesaian/ Tiada maklum balas/ Complaint SKMM



Complaint On Services / Aduan Pada Perkhidmatan

Hotline: 1800 182 222

Complaint Portal: www.complaint.cfm.org.my

Email: aduan@cfm.gov.my Portal: www.cfm.org.my



Complaint Related to Content via medium electronic / Aduan berkenaan dengan kandungan melalui media elektronik

Hotline: 1800 182 222

Complaint Portal: www.complaint.cfm.org.my

Email: aduan@cfm.gov.my Portal: www.cfm.org.my



Lodge a complaint directly to the Complaint Online Portal (CoP) / kemukakan aduan terus ke Complaint **Online Portal:** 

www.complaint.cfm.org.my



Fax in to / Faks ke: Fax: +603-2693-2288



Write in to / Laporkan ke: Email: aduan@cfm.org.my



Walk-in or write to / Hadir atau lapor ke:

Communications & Multimedia Consumer Forum of Malaysia 6-02, 6th Floor Wisma Straits Trading No. 2, Lebuh Pasar Besar 50050 Kuala Lumpur Malaysia



COMPLAINT PORTAL

Complaint Online Portal di mana portal aduan diuruskan sendiri

pengguna untuk melaporkan status aduan anda, sama ada

fail anda telah disemak atau

dikenal pasti oleh pegawa

laluan telus kepada status

The COP stands for Complaint Online Portal which is a self-managed complaint portal designed to allow you the consumer to monitor for yourself the status of your complaint, whether your file has been looked at or responded to by complaint officers. It gives you a transparent access to the status of your complaint.

### **TELECOMMUNICATIONS**



Calls to 1300-111-000 from your Celcom numbers Dial 1111 if you're calling from your Celcom mobile vww.celcom.com.mv https://www.celcom.com. my/personal/helpsupport/ contactus/contactus-form



+6016-2211-800 http://www.digi.com.my/ custsvc@digi.com.my



+603-8991-7080 +6015-4815-5515 onehelp@iaring.mv



Hotline: 1-800-82-1123 Or dial 123 from your Maxis mobile International calls: +60374922123 Fax: +603-7492-2950 http://www.maxis.com.mv http://www.hotlink.com.my



Tel: +6019-388-0632 (Joe) Tel: +6016-915-8281 (Sandra) aduan@mmcp.org.mv



1-300-03-1300 +603-8800-8888 (kl) +604-722-8888 (penang) +605-811-8888 (perak)

+606-733-8888 (melaka) +607-293-8888 (JB)

+609-293-8888 (kuantan) http://www.p1.com.my/ http://www.p1.com.my/ customercare/form/ careline@p1.com.my



+6018-0011-0800 careline@redone.com.mv www.redone.com.my https://www.facebook.com/ RED1Mobile



+603-5021-2122 (Oversea) customerservice@time.com.mv



+6018-333-0000

100 (Malaysia) 1-300-888-123 (mobile) +603-2241-1290 (Overseas)

UniFi Call Center:

1-300-88-1222 (pre sales) 1-300-88-1221 (current subscribers)



+603-79490000 lk.com.



Hotline +6018-388-1318 / UM1318



+6011-2211 2211 http://www.clixster.net/ support@clixster.net



+603-2303 4988 http://www.buzzme.com.my /content/default https://www.buzzme.com.my /content/contact-us



1-300-82-3838 (local) +603-9543-4129 (oversea)



Call 1-300-88-1222 Call 100 (Malaysia)



eTV Holding Sdn Bhd (eTV) +6018-0087-9993

http://www.etv.my/etv/ index\_en.html info@etv.mv



Asian Broadcasting Network (M) Sdn. Bhd. (ABN) Tel: +603-8947-0222

ww.abnxcss.com/



Pertubuhan Berita Nasional Malaysia (Bernama) support@bernama-tv.com

### **FREE TO AIR TV**

MEDIA PRIMA BERHAD



Sistem Televisven Malavsia Berhad (TV3)

+603-7726-6333 contactus@altmedia.my



Metropolitan TV Sdn Bhd (8TV) +603-7726-6333(Alt Media)

+603-7728-8282(8TV) contactus@altmedia.my chinese@8tv.com.my 8tv.urban@gmail.com



Ch-9 Media Sdn Bhd (TV9) +603-7726-6333

contactus@altmedia.my



Nat Seven TV Sdn. Bhd. (NTV7)

+603-7726-8777 feedback@ntv7.com.mv

AL HURAHMEDIA **CORPORATION** 



TV AL Hijrah (TWAH) +603-226-01600 info@tvalhiirah.com

### ASTRO RADIO SDN BHD





webmaster@my.com.my



webmaster@hitz.fm



+603-9543-8888



webmaster@mix.fm



+603-9543-8888



Gegar +603-9543-8888



+603-9543-8888 webmaster@melody.com.my



+603-9543-8888 webmaster@xfm.com.my

#### MEDIA PRIMA RADIO NETWORKS



+603-7724-1144 (studio) +603-7710-5022 (office)



+603-7710-8822 (Studio) +603-7710-5022 (Office)



+603-7710-0110 (studio) +603-7710-5022 (office)

#### STAR REM SDN. BHD.



**RADIO** 

+603-7885-1188 (Office) +603-7710-3988 (Hotline)



+603 7885-1885 digital@red.fm



+603-7724-2115 (Studio) +603-7885-1188 (Office)

BFM MEDIA SDN.BHD



+603-2035-5900

#### BERNAMA RADIO24



+603-2692-7939

CAPITAL FM SDN. BHD.



+603-7885-1885 (Office) +603-7885-1188 (Office) +603-7733-5757 (Studio)

INSTITUT KEFAHAMAN ISLAM MALAYSIA



+603-6204-6200 info@ikimfm my

KRISTAL HARTA SDN. BHD.



**SUARA JOHOR** SDN. BHD.



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> **HUSA NETWORK** SDN. BHD.



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