



Credit/Debit Card Auto Debit Service

Terms and Conditions

In consideration of the Company accepting this Credit / Debit Card authorisation, I agree to and accept the following terms and conditions:

1. The Company shall not be held responsible for any claims, loss, damage, costs and/or expenses arising from the successful or unsuccessful processing of the debit due to exceeding credit limits, insufficient funds in my account, malfunction of system, electricity failure and any other factors beyond the Company's control. I am, therefore, responsible to resolve all problems or dispute with my Card Company arising from the processing or debiting of my card.
2. I will notify the Company in writing of any changes to my card or cancellation of this authorization at least one month before the next premium is due. Any change will only be effective after the Company has duly acknowledged receipt of such notice.
3. The Company may at its absolute discretion at any time terminate this arrangement without assigning any reason by giving me one month's written notice or change the Terms and Conditions herein without prior notice to me.
4. I hereby agree to keep the Company indemnified against any claims, loss, damage, costs and/or expenses which the Company may suffer or incur as a result of the Company acting on my authorization.
5. In the event that any moneys are refundable by the Company for any reason, the Company is authorized to refund the moneys to me or the Policy Holder by crediting the said sum into my card account and shall thereafter be fully discharged from all obligations pertaining to the same. Should any dispute arise, both the Policy Holder and I shall refer only to each other for remedies and resolutions.
6. The Policy Holder or I shall settle any outstanding premium until this authorisation is effective.
7. Unless and until the Company receives written notification of my death, incapacity or revocation of this authorisation, this authorisation will remain in force and effective.
8. The Company is under no obligation to honour any direct debit instruction unless there is sufficient available credit limit in my card account at the time the payment is due. I am solely responsibly to ensure that there is sufficient credit available at all times in my card account.
9. Insurance coverage will only commence upon full premium being paid.

**Tokio Marine
Insurans (Malaysia) Berhad**

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