

**Terms & Conditions of Great Eastern Group Multiple Benefits Insurance Scheme (GMBIS)
Credit Card Service**

In consideration of Great Eastern Life Assurance (Malaysia) Berhad agreeing to accept this authorization, I/We agree to the following terms and conditions:-

1. I/We shall accept full responsibility for all transactions arising from the use of this credit card in payment of premium(s).
2. Great Eastern Life Assurance (Malaysia) Berhad shall not be held responsible or liable for any claims, loss, damage, costs and expenses arising from the successful processing or the unsuccessful processing of the debit due to exceeding credit limit, malfunction of the system, electricity failure and/or any other factors beyond the control of the Great Eastern Life Assurance (Malaysia) Berhad.
3. Great Eastern Life Assurance (Malaysia) Berhad is only responsible for making arrangements to debit my/our credit card account through the Card Center as authorized by me/us. I/We acknowledge and agree that the GMBIS Credit Card Service is provided by Great Eastern Life Assurance (Malaysia) Berhad solely for my/our convenience and benefit. Therefore, for any problem or dispute arising from the processing/debiting it will be my/our own responsibility to resolve it with my/our credit card company (including but not limited to any problems due to a breakdown or malfunction or mechanical defect of the computer system or equipment of the credit card company).
4. I/We hereby agree to jointly and severally indemnify and keep you indemnified in full against any claims, loss, damage, costs and expenses which Great Eastern Life Assurance (Malaysia) Berhad may suffer or incur arising from my/our authorization to debit my/our credit card account as aforesaid.
5. Premium payments will be considered as paid only upon successful processing of the debit by the credit card company, and the actual receipt in full of the premium payment, as the case may be, by Great Eastern Life Assurance (Malaysia) Berhad.
6. I/We will ensure that Great Eastern Life Assurance (Malaysia) Berhad is notified in writing of any changes, loss or replacement of my/our credit card, or cancellation of this authorization at least one month before the next premium(s) is due. Such changes or cancellation will become effective only after Great Eastern Life Assurance (Malaysia) Berhad has duly acknowledged receipt of such notification.
7. Great Eastern Life Assurance (Malaysia) Berhad may at its sole and absolute discretion terminate this GMBIS Credit Card Service at any time without assigning any reason by giving the policy owner a notice in writing.
8. Payment date – As long as the policy is in force, all outstanding premiums will be deducted from my/our credit card account on the deduction date.
9. Notice of unsuccessful payment – Great Eastern Life Assurance (Malaysia) Berhad or its appointed agent will write to inform the Policy Owner if an attempt to deduct the premium

payment is unsuccessful. Great Eastern Life Assurance (Malaysia) Berhad shall be entitled to levy such fee as may be prescribed by them from time to time and recover from me/us such fee together with such costs and expenses as may have been incurred by them as a result of such unsuccessful attempt. A fresh application is required should I/we wish to continue using the GMBIS Credit Card Service.

10. Amendments – The premium amount to be deducted will be amended automatically when policy contractual terms change or where the policy change is requested by the Policy Owner and the deduction amount is affected.
11. Cancellation – To discontinue the GMBIS Credit Card Service and terminate this authorization, the Policy Owner or the Credit Card Holder must inform Great Eastern Life Assurance (Malaysia) Berhad in writing at least 1 month from the deduction date for the next premium due date.
12. Receipts – Receipts will not be issued for premium payments made through the GMBIS Credit Card Service. I/We shall refer to my/our credit card statement for confirmation of payments.
13. In the event that any money charged to or debited from the above credit card account is refundable by Great Eastern Life Assurance (Malaysia) Berhad for any reason, Great Eastern Life Assurance (Malaysia) Berhad is authorized to refund the same to either the Policy Owner or the Credit Card Holder and shall thereafter be fully discharged from all obligations pertaining to the same. Should any dispute or issue arise regarding any payment or refund of moneys paid pursuant to this authorization, both the Policy Owner and Credit Card Holder shall refer only to each other for remedies and resolutions.
14. The Personal Data Protection Act 2010 (hereinafter referred to as the “PDPA”), which regulates the processing of personal data in commercial transactions, applies to this scheme.