

# **AmMetLife Insurance Berhad ("AmMetLife")/AmMetLife Takaful Berhad ("AmTakaful") ePayment FAQ and the answers for policyholders/ certificate holders and beneficiaries**

*AmMetLife FAQ v6/November 2017 Page 1*

## **1. WHAT is ePayment?**

ePayment (or direct crediting) is a service which allows AmMetLife/AmTakaful to electronically pay directly into your bank account instead of issuing cheques.

## **2. WHY choose ePayment?**

- Faster access - Payment is directly credited into your bank account.
- Convenience - Eliminates the need to deposit cheque at the bank.
- Secure - Avoids instances of misplaced, lost or expired cheques.

## **3. WHEN do I provide my bank account information for ePayment?**

You can provide your bank account information to AmMetLife/AmTakaful at the point of proposal submission or while making any payment type requests from AmMetLife/ AmTakaful to you.

## **4. Will there be any additional costs for receiving ePayment?**

No, there will be no additional charges.

## **5. HOW do I provide my bank account information for ePayment?**

You can provide your bank account information by:

- a) completing the section for bank account details at the point of proposal submission;
- b) providing your bank account information via the Claims Forms in the event of making a claim; or
- c) completing the *Direct Crediting Application Form* or writing in to AmMetLife/AmTakaful. You may submit the form/letter together via fax or email with the required supporting documents to AmMetLife/AmTakaful, HQ or any of our branches. Please refer to question 19 for details of our Contact Centre.

## **6. What are the supporting documents required?**

- Photocopy of NRIC (front and back); and
- Photocopy of Bank Statement/ e-Statement/ front page of Bank Passbook, with account details, duly signed by the policy owner/ certificate holder

## **7. What type of bank accounts can be assigned for the purposes of ePayment?**

To facilitate a smooth direct crediting process, customers are encouraged to provide a valid/active AmBank/AmIslamic Bank current account or savings account. Joint accounts are acceptable provided the policyowner is one of the bank's accountholders. Third party accounts are STRICTLY not allowed.

## **8. Can I provide bank account information of a bank located overseas?**

No, you must provide details of a bank account maintained with a financial institution that offers MEPS Inter-Bank GIRO (IBG) service. A current list of IBG members can be located at the following website:

<http://www.myclar.org.my/faqs/interbank-giro-faqs/>

## **9. Can I change my bank account information provided for ePayment?**

Yes, you are allowed to change your bank account details by re-submitting the Direct Crediting Application Form together with the relevant supporting documents substantiating your request via fax or email to AmMetLife/AmTakaful HQ or any of our branches. Please refer to question 19 for details of our Contact Centre.

## **10. When will my payment be credited into my account?**

Generally, your payment will be credited into your bank account within one to two working days once we have performed the ePayment transaction. However, the actual number of days is also dependent on your own bank's processes.

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### **11. Will I be notified when the payment is credited in my account?**

Yes, you will be notified once the payment has been successfully credited into your account. We are working towards email notification; therefore you should provide a valid email address to AmMetLife/AmTakaful for email notification when it is implemented in the near future.

### **12. How will my bank account information be used and will it remain confidential?**

Your bank account details and other related information:

- a) will be used solely for the purpose of enabling payment to be credited directly into your bank account,
- b) will only be provided to those persons as may be necessary or expedient to facilitate the payment,
- c) is protected under the Personal Data Protection Act 2010 that strictly prohibits the disclosure of such information to any person unless you expressly authorise the disclosure in writing. All parties, including those parties referred to in item (b) above, are compelled to strictly adhere to these provisions. It should be noted that by signing the relevant form to provide your bank account information, you would be authorising the disclosure of your bank account information to these parties.

### **13. What will happen to my payment if the payment cannot be credited into my bank account?**

If the payment cannot be credited into your bank account based on the bank account information you provided due to e.g. an incorrect/inactive bank account number or a closed bank account, we will contact you to re-validate your bank account details. Arrangements will then be made to remit the payment to the new bank account that you have provided. In line with Bank Negara’s Direct Crediting initiative, we will no longer be issuing cheques.

### **14. If I have more than one policy, do I need to provide a separate/different bank account information for the payment of each of my policy/ certificate?**

No, you do not need to unless you wish payments to be paid via direct crediting to different bank accounts for each of your policy.

### **15. Do I need to provide my bank account information again when buying a new policy after having provided my bank account information?**

No, you do not need to unless you wish to have payment in respect of the new policy to be paid into another bank account.

### **16. Effective 1 January 2014, am I required to submit the Direct Crediting Form with the proposal form?**

It is not mandatory but highly encouraged to do so at the point of proposal submission. Cases will still be submitted without the form.

### **17. What if I am an existing policyholder?**

For existing policyholders, any request for cancellation, surrender, claims and etc. will be subjected to direct crediting. The current servicing and claims forms include a section where customer need to fill out their bank account details.

### **18. Can I insist on a cheque?**

Requests for cheques can be accepted however the payment process will be delayed.

### **19. Who should I call for enquiries and assistance with ePayment?**

You may contact our Contact Centre via:

Phone : 1-300-88-8800 (AmMetLife)/ 1-300-22- 9777 (AmMetlife Takaful)

Operating Hours : Monday - Thursday : 8.45 am - 5.45 am

Friday : 8.45 am - 4.45 pm

Fax : 03-2171 3000

E-mail : [customercare@ammetlife.com](mailto:customercare@ammetlife.com)/[customercare@ammetlifetakaful.com](mailto:customercare@ammetlifetakaful.com)

SMS (AmAlert) : Type AML<space>message and send to 33911/Type AMT<space>message and send to 33911