

APPLICATION FOR 3-MONTH DEFERMENT OF PREMIUM PAYMENT FORM / BORANG PERMOHONAN PENANGGUHAN PEMBAYARAN PREMIUM 3 BULAN

IMPORTANT NOTE: PLEASE GIVE CAREFUL CONSIDERATION BEFORE APPLYING FOR THIS PREMIUM DEFERMENT PROGRAMME ("PDP") AS IT IS ONLY A DEFERMENT ON PREMIUM PAYMENTS AND NOT A WAIVER OF PREMIUM. PREMIUM PAYMENT WILL RESUME AFTER THE DEFERMENT AND ALL OUTSTANDING PREMIUM PAYMENTS MUST BE PAID BEFORE THE END OF THE DEFERMENT PERIOD.

NOTA PENTING: SILA BUAT PERTIMBANGAN TELITI SEBELUM MEMOHON PROGRAM PENANGGUHAN PREMIUM ("PDP") INI KERANA PEMBAYARAN PREMIUM HANYA DITANGGUHKAN DAN BUKANNYA DIKECUALIKAN. PEMBAYARAN PREMIUM AKAN DITERUSKAN SELEPAS PENANGGUHAN DAN SEMUA BAYARAN PREMIUM TERTUNGGAK MESTI DIJELASKAN SEBELUM AKHIR TEMPOH PENANGGUHAN.

Please refer to our FAQ at <https://www.manulife.com.my/en/individual/services/announcements/deferment-of-premium-payment-under-covid-19-relief-program.html> for more information. / Untuk maklumat lanjut, sila rujuk Soalan Lazim kami di <https://www.manulife.com.my/en/individual/services/announcements/deferment-of-premium-payment-under-covid-19-relief-program.html>.

GENERAL INSTRUCTIONS:

Please submit the duly completed and signed form via email to MYLife_CustomerService@manulife.com. We will write to inform you on the outcome of your application within 7 working days. Please submit one of the supporting documents with the Application Form:

- Doctor's letter confirming COVID-19 infection (if the individual was infected)
- Letter or Notification of Instruction to quarantine from the relevant health authorities for Persons Under Investigation (PUI) or Direct Contact.
- For employed policyowners, a letter of termination of employment or reduced salary notification or
- Letter of Closure of non-essential businesses by the Business Owner or
- Other relevant documentation that can substantiate loss of income (Note: We may require additional documentation, where applicable.)

PANDUAN AM:

Sila kemukakan borang yang telah lengkap diisi dan ditandatangani menerusi e-mel ke MYLife_CustomerService@manulife.com. Kami akan memaklumkan keputusan permohonan anda dalam masa 7 hari kerja. Sila kemukakan dokumen sokongan bersama Borang Permohonan:

- Surat doktor mengesahkan jangkitan COVID-19 (jika individu dijangkiti)
- Surat atau Pemberitahuan Arahan Kuarantin daripada pihak berkuasa yang berkaitan bagi Individu Di Bawah Pengawasan (PUI) atau Hubungan Rapat.
- Bagi pemilik polisi yang bekerja, surat pemberhentian kerja atau pemberitahuan pengurangan gaji atau
- Surat Penutupan perniagaan bukan penting oleh Pemilik Perniagaan atau
- Dokumen berkaitan lain yang boleh membuktikan kehilangan pendapatan (Nota: Dokumen tambahan mungkin diperlukan.)

POLICY DETAILS / BUTIRAN POLISI

1. Name of Policy Owner (as per IC/Passport)
Nama Pemilik Polisi (seperti dalam KP/Pasport)

2. Policy Number(s) which the deferment of premium is requested for
Nombor Polisi bagi permohonan penangguhan premium

1)	2)
3)	4)
5)	6)

PARTICULARS OF POLICY OWNER / ASSIGNEE / BUTIRAN PEMILIK POLISI / PENERIMA SERAH HAK

Email Address* / Alamat E-mel*

Mobile Number* / Nombor Telefon Mudah Alih*

Mailing Address* / Alamat Surat-menyurat*

New IC number* / Nombor KP Baharu*

Note: The email address, mobile number, mailing address will replace our records accordingly. For policy owners/assignees who have yet to update their new IC number with us, please submit a copy of your IC (front and back) together with this application form. / Nota: Alamat e-mel, nombor mudah alih, alamat surat-menyurat ini akan menggantikan rekod kami yang sedia ada. Bagi pemilik polisi/penerima serah hak yang masih belum lagi mengemaskinikan nombor KP baharu dengan kami, sila kemukakan Salinan KP (depan dan belakang) bersama borang permohonan ini.

REASON(S) FOR DEFERMENT (Please provide supporting documents) / SEBAB-SEBAB PENANGGUHAN (Sila sediakan dokumen sokongan)

- Loss of Employment / Kehilangan pekerjaan
- Reduction in income and allowance / Pengurangan pendapatan dan elaun
- Hospitalised or quarantined due to Covid-19 / Dimasukkan ke hospital atau dikuarantin akibat Covid-19
- Others, please specify: / Lain-lain, sila nyatakan: _____



ELIGIBILITY / KELAYAKAN

- This Premium Deferment Programme (PDP) is open to policy owners who are financially affected by the COVID-19 or the Movement Control Order. This includes policy owners who are on mandatory quarantine at home or are suffering from loss of income from work or business due to MCO and the slowing-down of economy during the pandemic. / Program Penangguhan Premium (PDP) ini terbuka kepada pemilik polisi yang terjejas dari segi kewangan akibat COVID-19 atau Perintah Kawalan Pergerakan. Ini termasuk pemilik polisi yang perlu menjalani kuarantin mandatori di rumah atau mengalami kehilangan pendapatan daripada kerja atau perniagaan berikutan PKP dan kemelesetan ekonomi semasa wabak.**
- This PDP covers policies – with commencement date which is before 1st March 2020 – with premium due within period from 18th March 2020 to 31st December 2020. / PDP ini meliputi polisi – dengan tarikh mula sebelum 1 Mac 2020 – serta premium yang perlu dibayar dalam tempoh antara 18 Mac 2020 hingga 31 Disember 2020.**
- The following policies are NOT eligible for the PDP: / Polisi berikut TIDAK layak untuk PDP:**
 - Policies which are on premium holiday / Polisi yang sedang menikmati cuti premium**
 - Policies which have lapsed, or premium is not up to date / Polisi yang telah luput atau mempunyai bayaran premium tertunggak**
 - Policies which have sufficient value in their Future Deposit Fund (FDF), Cash Dividend (CD) and/or Guaranteed Cash Payment (GCP)* fund accounts to cover 3 months' premium. (*For Universal Life Policies which have sufficient value in GCP fund account to cover 3 months' premiums, you can choose to authorise us in writing to deduct your fund value to meet the 3 months premium; or proceed with the PDP) / Polisi yang mempunyai nilai secukupnya dalam akaun Dana Deposit Masa Depan (FDF), Dividen Tunai (CD) dan/atau Pembayaran Tunai Terjamin (GCP)* untuk menampung premium 3 bulan. (*Bagi Polisi Hayat Universal yang mempunyai nilai secukupnya dalam akaun dana GCP untuk menampung premium 3 bulan, anda boleh memilih untuk memberi kebenaran secara bertulis kepada kami untuk memotong nilai dana anda bagi menampung bayaran premium 3 bulan; atau meneruskan dengan PDP)**

DECLARATION / PERAKUAN

I declare that I understand and agree to the following: / Saya memperakui bahawa saya memahami dan bersetuju dengan yang berikut:

- I am the policy owner / assignee / trustee of the polic(ies) stated in this form. / Saya merupakan pemilik polisi / penerima serah hak / pemegang amanah polisi yang dinyatakan di dalam borang ini.**
- The premiums will be deferred for up to 3 months from the next premium due date ("Deferment Period") once the deferment has been approved by Manulife. I understand that the application for deferment will be at the discretion of Manulife and is subject to approval. / Premium akan ditangguhkan sehingga 3 bulan dari tarikh kena bayar berikutnya ("Tempoh Penangguhan") selepas penangguhan diluluskan oleh Manulife. Saya faham bahawa permohonan untuk penangguhan adalah atas budi bicara Manulife dan tertakluk kepada kelulusannya.**
- The deferment of premium payment is not a waiver of the premium(s) payable for the policies with Manulife. / Penangguhan pembayaran premium bukan pengecualian premium yang perlu dibayar untuk polisi dengan Manulife.**
- For policies approved under the premium deferment program, all premiums that are unpaid during Deferment Period must be paid to Manulife before the last day of the Deferment Period to avoid lapsation of the policies. / Bagi polisi yang diluluskan di bawah program penangguhan premium, semua premium yang tidak dibayar dalam Tempoh Penangguhan mesti dibayar kepada Manulife sebelum hari terakhir Tempoh Penangguhan untuk mengelakkan polisi daripada luput.**
- During the deferment period, for Investment-linked and Universal Life policies, the policy premium due date will not move and charges such as insurance charges, administration charges, Premium Holiday charges, etc will not be deducted from Account Value. / Dalam tempoh penangguhan, untuk polisi berkaitan Pelaburan dan polisi Hayat Universal, tarikh kena bayar premium polisi tidak akan berubah dan caj seperti caj insurans, caj pentadbiran, caj Cuti Premium dll tidak akan dipotong daripada Nilai Akaun.**
However, after the deferment period: / Bagaimanapun, selepas tempoh penangguhan:
 - All applicable policy charges (Monthly Administration Charge, Insurance Charges & Supplementary/Deferred Premium Charges) due during the premium deferment period, except Premium Holiday Charge, will be deducted from the Account Value available. This process will also apply if the policy is surrendered or any transaction done on the policy during the deferment period. / Semua caj polisi yang berkenaan (Caj Pentadbiran Bulanan, Caj Insurans & Caj Premium Tambahan/Tertunda) yang kena bayar semasa tempoh penangguhan premium, kecuali Caj Cuti Premium, akan dipotong daripada Nilai Akaun yang ada. Proses ini juga akan dilaksanakan jika polisi diserahkan atau sebarang transaksi dilaksanakan bagi polisi dalam tempoh penangguhan.**
 - Premium Holiday Charge (PHC), if applicable, shall apply based on the policy's existing terms and conditions. For policies that have been on prompt premium payment before the premium deferment period, there should not be any PHC imposed at the end of the premium deferment period as long as there is payment of at least one (1) modal premium. However, if no premium is received until the next monthly anniversary, then PHC shall apply as per the policy's terms and conditions. / Caj Cuti Premium (PHC), jika berkenaan, akan dikenakan berdasarkan terma dan syarat polisi yang sedia ada. Untuk polisi yang selama ini membayar premium tepat pada masanya sebelum tempoh penangguhan premium, tiada PHC sepatutnya dikenakan pada akhir tempoh penangguhan premium selagi terdapat bayaran sekurang-kurangnya satu (1) premium berkala. Bagaimanapun, jika tiada premium diterima sehingga tarikh kena bayar bulan polisi berikutnya, maka PHC akan dikenakan menurut terma dan syarat polisi.**
- To avoid lapsation of policy, I have the following options: / Untuk mengelakkan polisi daripada luput, saya mempunyai pilihan yang berikut:**
 - Pay all the outstanding premiums by making Online payments via one of our online banking payment methods, or JomPAY. / Membayar semua premium tertunggak menerusi pembayaran Dalam Talian melalui salah satu daripada kaedah pembayaran perbankan dalam talian, atau JomPAY.**
***For more information on our payment channels, please visit www.manulife.com.my. / *Untuk maklumat lanjut tentang saluran pembayaran kami, sila layari www.manulife.com.my.**
 - Explore the Easy Payment Plan (EPP) which allows me to use my credit card to enjoy interest-free 12-month instalment from Alliance Bank and 5 other participating banks (Citibank, Maybank, Public Bank, Hong Leong Bank and CIMB Bank). / Menggunakan kaedah Pelan Pembayaran Mudah (EPP) yang membolehkan saya menggunakan kad kredit saya untuk menikmati ansuran 12 bulan tanpa faedah daripada Alliance Bank dan 5 lagi bank yang turut serta. (Citibank, Maybank, Public Bank, Hong Leong Bank dan CIMB Bank).**
***Note that this is only applicable to the premium due during the 3-month deferment period. Policyowners opting for this approach are advised to submit the EPP Form at least 14 working days before the end of the deferment period. For more information, please contact our Customer Care Hotline. / *Perhatian bahawa ini hanya diguna pakai bagi premium yang kena bayar dalam tempoh penangguhan 3 bulan. Pemilik polisi yang memilih kaedah ini dinasihatkan untuk mengemukakan Borang EPP sekurang-kurangnya 14 hari kerja sebelum akhir tempoh penangguhan. Untuk maklumat lanjut, sila hubungi Talian Perkhidmatan Pelanggan kami.**
 - Review the existing policy coverage and premium amounts to ensure that I am able to meet the outstanding premium payments. I can choose to reduce the coverage amount, rider or cancel some benefits from the policy to reduce the premium amount. I may consult my servicing agent or authorized bank representative for advice. / Menilai semula perlindungan polisi dan jumlah premium sedia ada untuk memastikan saya dapat membuat bayaran premium tertunggak. Saya boleh memilih untuk mengurangkan jumlah perlindungan, rider atau membatalkan beberapa manfaat daripada polisi atau mengurangkan jumlah premium. Saya boleh berunding dengan ejen perkhidmatan atau wakil sah bank saya untuk mendapatkan nasihat.**
***Policyowners opting for this approach are advised to submit the Request for Change form at least 14 working days before the end of the deferment period. For more information, please contact our Customer Care Hotline. / *Pemilik polisi yang memilih kaedah ini dinasihatkan untuk mengemukakan Borang Permintaan Perubahan sekurang-kurangnya 14 hari kerja sebelum akhir tempoh penangguhan. Untuk maklumat lanjut, sila hubungi Talian Perkhidmatan Pelanggan kami.**
- Upon approval of the PDP: / Selepas PDP diluluskan:**
 - Premium deduction via credit/debit card and autodebit will be stopped until end of the deferment period / Pemetongan premium menerusi kad kredit/debit dan autodebit akan dihentikan sehingga akhir tempoh penangguhan.**
 - For bank standing instruction, I would need to notify my bank to stop the payment. / Untuk arahan tetap bank, saya perlu memberitahu bank saya untuk menghentikan pembayaran.**

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Signature of Policy Owner / Assignee / Trustee: /
 Tandatangan Pemilik Polisi / Penerima Serah Hak / Pemegang Amanah:

Name / Nama :

NRIC / No. KP :

Date / Tarikh :