

## Deferment of Contribution Payment Programme (“Programme”)

### Frequently Asked Questions

No	Question	Answer
1	What is this Deferment of Contribution Payment Programme (“Programme”) for COVID-19 Outbreak?	<p>It is a Programme for eligible certificate owners who can apply to defer the regular contribution payment for 3 months.</p> <p>Certificate owners can delay their contribution payment for 3 consecutive months if his or her application for this Programme is approved by the Company.</p>
2	What will happen to the certificate if it is under this Programme for 3 consecutive months?	<p>Company shall continue to provide the protection coverage under the certificate. In other words, should there be a claims during these 3 months, the claim will be processed in accordance to the existing certificate coverage, subject to its terms and conditions. If the claim is admissible, the Company reserves the right to deduct the outstanding contribution from the claim payout or collect the outstanding contribution prior to claim payout.</p>
3	When is the effective date for this Programme?	<p>The Programme initially took effect from 18 March 2020 until 31 December 2020 as an industry-wide initiative. The Company subsequently extended the period until 30 June 2021. With the latest Joint-Press Statement by LIAM, PIAM and MTA, the Company has further extended it to 31 December 2021. Application to defer contribution payment must be received by the Company within this period.</p>
4	Who can be eligible to apply for this Programme?	<p>(i) This is not an automatic qualified Programme. The certificate owner has to apply and it is subject to the Company’s approval.</p> <p>(ii) The eligibility criteria are as follows:</p> <ul style="list-style-type: none"> <li>(a) Certificate owners who are affected by COVID-19 outbreak<sup>1</sup>.</li> <li>(b) This applies to all certificates where the contribution is due on 1 July 2021 to 31 December 2021 (both dates inclusive).</li> <li>(c) The contribution must be paid up to the current due date as of 1 July 2021.</li> <li>(d) Regular contribution payment certificates.</li> </ul>
5	Does the certificate owner need to pay back the 3 months contribution after the Programme has ended?	<p>Yes, the certificate owner has to pay back the 3 months deferred contribution once the Programme has ended.</p> <p>Please be reminded that this is not a waiver of contribution programme. As such certificate owners have to ensure the sustainability of their certificate(s) for continuous coverage.</p>

		<p><b>Illustration (A)</b></p> <table border="1"> <tr> <th colspan="3"> <b>Contribution Payment Frequency = Monthly</b>  <b>Contribution Amount = RM100 / Month</b>  <b>Next Due Date = 15 July 2021</b> </th></tr> <tr> <th>Due Date</th><th>Amount (RM)</th><th>Remark</th></tr> <tr> <td>15/07/2021</td><td>100</td><td>Deferred – no payment required</td></tr> <tr> <td>15/08/2021</td><td>100</td><td>Deferred – no payment required</td></tr> <tr> <td>15/09/2021</td><td>100</td><td>Deferred – no payment required</td></tr> <tr> <td>15/10/2021</td><td>300</td><td>To pay back the deferred</td></tr> </table> <p><b>Illustration (B)</b></p> <table border="1"> <tr> <th colspan="3"> <b>Contribution Payment Frequency = Quarterly</b>  <b>Contribution Amount = RM300 / Quarter</b>  <b>Next Due Date = 15 July 2021</b> </th></tr> <tr> <th>Due Date</th><th>Amount (RM)</th><th>Remark</th></tr> <tr> <td>15/07/2021</td><td>300</td><td>Deferred – no payment required</td></tr> <tr> <td>15/10/2021</td><td>300</td><td>To pay back the deferred contribution amount by</td></tr> </table>	<b>Contribution Payment Frequency = Monthly</b> <b>Contribution Amount = RM100 / Month</b> <b>Next Due Date = 15 July 2021</b>			Due Date	Amount (RM)	Remark	15/07/2021	100	Deferred – no payment required	15/08/2021	100	Deferred – no payment required	15/09/2021	100	Deferred – no payment required	15/10/2021	300	To pay back the deferred	<b>Contribution Payment Frequency = Quarterly</b> <b>Contribution Amount = RM300 / Quarter</b> <b>Next Due Date = 15 July 2021</b>			Due Date	Amount (RM)	Remark	15/07/2021	300	Deferred – no payment required	15/10/2021	300	To pay back the deferred contribution amount by
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6	How can certificate owner pay back the 3-month deferred contribution?	<p>Certificate owner can choose the following method to pay back:</p> <ul style="list-style-type: none"> <li>(i) JomPAY or internet banking</li> <li>(ii) Credit card via e-Pay in i-Get in Touch</li> <li>(iii) Cheque or cash (though not encouraged)</li> <li>(iv) Internet banking for CIMB, MBB, PBB</li> </ul>																														
7	If the certificate is with regular contribution payment deduction via credit card/debit card/GIRO or standing instruction, what should the certificate owner do?	<ul style="list-style-type: none"> <li>(i) For current payment method which is via credit/debit card, GIRO/Direct Debit Authorisation, the Company will stop the deduction once the application is approved.</li> <li>(ii) For current payment method which is via Biro Perkhidmatan Angkasa (BPA), Standing Instruction, JomPAY or internet banking payment with recurrent payment mode set, certificate owners need to change the recurring option to stop the auto deduction for the period of 3 months once the application is approved.</li> </ul>																														

8	With reference to Question No. 7 above, what will happen after the Programme is over?	<p>With reference to Answer No. 7:</p> <p>(i) The Company will resume the contribution deduction once the 3 months have ended. Please refer to Question 5 for payback payment details.</p> <p>(ii) The certificate owners have to inform the respective bank and set-up the recurring option to resume the deduction and continuation of the coverage.</p>
9	How long is the approval of the application?	It will take about 10 working days from the date of receiving the complete form and documents during this MCO period, and 5 working days after the MCO period. Certificate owners will receive a notification on their application status via email.
10	If approved, what certificate owner needs to do and when will the Programme commence?	<p>The certificate owners will receive a Letter of Acceptance("LOA") from their email. Certificate owners are required to read and understand the offer, terms and conditions as stated in the LOA, then sign and email back the LOA via return email within 14 days from the date of the letter before the deferment of contribution can commence.</p> <p>The Programme will commence from the contribution next due date for 3 months.</p> <p>Example:</p> <ol style="list-style-type: none"> <li>1. Contribution next due date is 15 July 2021</li> <li>2. Application approved on 10 June 2021</li> <li>3. The Programme shall commence from 15 July to 15 October 2021</li> </ol>
11	Can the certificate owner apply for this Programme more than once?	No, this Programme is only available once for each certificate within 2021. However, if certificate owners have previously applied and the application has been approved in 2020 may reapply in 2021 if their financial position continues to be impacted by the pandemic.
12	Can interest be charged by the Company on contribution deferred during the 3-month deferment period?	No. As a Takaful Operator, the Company do not charge interest on the contribution deferred during this 3-month deferment period.
13	Can the Company impose any charges for the 3-month deferment of contribution, or for	No, the Company will waive all fees and charges for the contribution deferment option and alterations made by the affected certificate owners during the period from 1 July 2021 to 31 December 2021. The Company will not impose any penalties due to late payment as a result of the Movement Control Order.

	alterations made to the certificate(s) by the affected certificate owners?	
14	Will Tabarru' Charge, Wakalah Fee and any other certificate charges, if applicable, be deducted during the contribution deferment period?	<p>No, there will be no such charges and fees deducted during the contribution deferment period.</p> <p>Once the deferment period ends, the Tabarru Charge will be deducted from the Total Account Value (TAV) if there is any value in the account. If not, the charge and fees will only be deducted once the 3-month deferred contribution is paid back by the certificate owner.</p>
15	What is the application process?	<p>(i) Download the <a href="#">Deferment Contribution Application Form</a> (hereinafter referred to as 'Form') from Corporate Web site or IGP (for agents).</p> <p>(ii) Complete and submit the Form with supporting documents through email to <a href="mailto:DefermentContribution@greateastertakaful.com">DefermentContribution@greateastertakaful.com</a></p> <p><b>Important Note:</b></p> <p>(i) All the communications will be through <a href="mailto:DefermentContribution@greateastertakaful.com">DefermentContribution@greateastertakaful.com</a></p> <p>(ii) The servicing agent can assist the customer to submit the Form and supporting documents through <b>ICM in i-Great Partner only</b>. Please indicate <b>"DCPP" clearly in the column of "Ref Number"</b>, and <b>"Deferment of Contribution Payment"</b> as the subject of the email.</p> <p>(iii) Mobile number and email address of the certificate owners are mandatory when completing the Form.</p> <p>(iv) Please do not walk-in to our counters at branches or Head Office for submission or collection of forms.</p>
16	What are the documents required?	<p>(i) <a href="#">Deferment Contribution Application Form</a></p> <p>(ii) A report or letter certified by a Doctor at any of the Ministry of Health Malaysia designated hospitals confirming COVID-19 infection of the certificate owner, or,</p> <p>(iii) A report or letter certified by a Doctor confirming home quarantined is required due to COVID-19 potential infection of the certificate owner; or</p> <p>(iv) Employer's letter of salary reduction or termination/retrenchment; or</p> <p>(v) Letter or evidence of commission reduction; or</p>

		<p>(vi) Evidence on the loss of income for the business, e.g. closure of food court or shops, drops in business revenue, etc.; or</p> <p>(vii) Any other document or evidence that can substantiate the application.</p>
17	Can the certificate owner submit the Application Form in April 2021 (example) for deferment of contribution with due date on 1 January 2021 or 30 Jun 2021?	<p>As mentioned above, the deferment contribution will apply to the next contribution due date upon application approval and acceptance by the certificate owner.</p> <p>Therefore, the application should be submitted <b>30 days before or latest by 30 days after the contribution due date</b> to avoid unnecessary impact to the certificate coverage.</p>
18	Is there any reminder notification sent to the certificate owners before the end of the deferment period to pay the deferred contribution?	Yes, certificate owners will receive three (3) reminder notifications to their emails - 30 days and 14 days before the deferment period ends, and one final reminder on the last day of the deferment period.
19	Can the certificate owner opt for other options like reducing sum covered or changing benefit structure than this Programme?	Yes, the certificate owner can consider other options like reducing sum covered or removing some benefits or riders from the certificate to lower the contribution amount. Certificate owner can consult the servicing agent for appropriate advice.
20	If the certificate lapses after the 3 months deferment period, can the certificate be reinstated?	Yes, the certificate owner can apply for reinstatement by submitting a Health Warranty Form as per the existing process and other requirements. For more details, please contact the servicing agent or our customer service.
21	To view and check certificate details, please log in to i-Get in Touch. How do I register for i-Get in Touch account?	<p>(i) Visit <a href="https://bit.ly/iGetinTouch">https://bit.ly/iGetinTouch</a></p> <p>(ii) Click on "Sign Up Now"</p> <p>(iii) Read and accept the "Term and Conditions"</p> <p>(iv) Complete the Identity Number or</p> <p>(v) Complete any of your valid certificate number</p> <p>(vi) Click "Submit"</p> <p>(vii) A temporary password will be sent via SMS</p>

		<p>(viii) If failed to receive SMS, please email to <a href="mailto:i-greatcare@greateasterntakaful.com">i-greatcare@greateasterntakaful.com</a></p> <p>Please refer to <a href="https://www.greateasterntakaful.com/en/get-help/i-get-in-touch.html">https://www.greateasterntakaful.com/en/get-help/i-get-in-touch.html</a> for complete guideline.</p>
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1 Affected Certificate owners are individuals who have been infected, home quarantined or suffered a loss of income; and small and medium enterprises (SMEs) which have suffered a loss of income as a result of the economic impact of the COVID-19 situation. Examples of events that lead to such loss of income include retrenchment, shorter working hours and salary or commission reductions for individuals; and loss of business income for self-employed and SMEs.

