

## We're here to support you during these unsettling times

Get the latest announcements and information about our services from us during the COVID-19 Movement Control Order period.

### AmMetLife Takaful Berhad offers three months deferment on contribution payment

In light of the ongoing COVID-19 pandemic and the Movement Control Order, we have taken extra measures to ensure that we put our customers' wellbeing first while providing the continuity of essential services. In line with Bank Negara Malaysia's latest measures to assist Certificate Holders experiencing temporary financial constraints due to the COVID-19 pandemic, AmMetLife Takaful Berhad provides a three-month deferment of contribution payment to Certificate Holders with an in-force certificates who are affected directly by the COVID-19 situation, effective **1<sup>st</sup> April 2020 until 31<sup>st</sup> December 2020**.

#### Frequently Asked Questions (FAQs) on Deferment of Contribution Payment for AmMetLife Takaful Berhad due to COVID-19

No.	Question	Answer
1	What is deferment of contribution payment for AmMetLife Takaful due to COVID-19?	<p>It is a grace period of three months granted by AmMetLife Takaful to pay any contribution subject to terms and conditions.</p> <p>During this period, your certificate is expected continue to be inforce.</p>
2	Who are entitled for this deferment of contribution payment due to COVID-19?	<p>Inforce Certificate Holders who are <b>affected <u>directly</u> by the COVID-19</b> are entitled for the deferment of contribution payment, including those <b>quarantine at home and loss of income from work or business</b> due to COVID-19 and/or Movement Control Order and slowing down of economy during the pandemic.</p> <p>Certificate Holders must directly contact AmMetLife Takaful for further details on your eligibility for the deferment of contribution payment.</p>

No.	Question	Answer
3	Do I need to apply?	<p>Yes. Certificate Holders need to apply for the deferment from AmMetLife Takaful.</p> <p>Certificate Holders may email the following documents to <a href="mailto:customercare@ammelifetakaful.com">customercare@ammelifetakaful.com</a> with the email subject title:</p> <p><b>Payment Deferment Application for My Certificate &lt;Certificate Number&gt;</b></p>
		<ul style="list-style-type: none"> <li>▪ Doctor's Letter confirming COVID-19 Infection (if Certificate Holders infected), or</li> <li>▪ Employer's Letter of Salary Reduction/ Termination Letter, or</li> <li>▪ Letter of Closure of non-essential businesses by Business Owners', or</li> <li>▪ Other relevant proof or documents, if any (example: hawker centre closure notice)</li> </ul>
4	When is the deferment period?	You can start to apply for the deferment of contribution payment from 1 April 2020 to 31 December 2020. The deferment of contribution, if approved by AmMetLife Takaful, will be up to a maximum of three months from the date of approval.
5	How will this benefit certificate holders?	Certificate Holders are entitled to this deferment of contribution payment due to COVID-19 through an extension of the grace period for certificates during the deferment period.
6	If I am currently using automatic deduction from my salary or via direct debit, do I need to cancel them?	Yes, the automatic deduction will continue as usual. If Certificate Holders wish to cancel them, they must contact AmMetLife Takaful directly.

No.	Question	Answer
7	Can the three-month grace period be applied to Certificate Holders who have outstanding contribution before the commencement of the deferment period?	No. The grace period of three months is applicable to Certificate Holders who do not have outstanding contribution at the time of application during the deferment period.
8	What are the things I should take note about the deferment of contribution payment?	<ul style="list-style-type: none"> <li>▪ This is not a waiver of contribution.</li> <li>▪ There is no late payment charges or administrative charges imposed throughout the deferment period.</li> <li>▪ If your application is approved, your certificate coverage will remain in force during the deferment period.</li> <li>▪ Once the deferment period ends, the Certificate Holders' obligation to pay contribution resumes.</li> </ul> <p>Please refer to the certificate contract to help you understand the possible implication when there is non-payment of contribution.</p>
9	Apart from this deferment of contribution payment, what other option do I have that may help lessen my takaful contribution commitment?	<p>You have the option to alter your takaful coverage that may reduce your takaful contribution commitment. This may include the following:</p> <ul style="list-style-type: none"> <li>▪ Reduce your basic sum covered.</li> <li>▪ Cancel / reduce your rider(s) coverage.</li> </ul> <p>You may contact your authorized AmMetLife Takaful representative or contact us at 1300 22 9777 to find out more on the process and the impact to your takaful contribution as well as your takaful coverage.</p>