

Appendix 2

Contribution Revision For <PPR / Standalone Plan> Frequently Asked Questions (FAQs)

NO	QUESTIONS	ANSWERS
1.	Why are you revising my medical contributions?	<p>We understand that increases in medical contributions can feel more significant as you get older. To help keep your coverage affordable and support your long-term financial planning, we are introducing a new medical contribution structure. From age 60 onwards, medical contributions will be adjusted in smaller, more regular intervals, instead of large, infrequent changes.</p> <p>Rest assured, this change will not leave you worse off. The total medical contributions for your remaining coverage term under the new structure will not exceed what you would have paid under the previous structure (excluding any future repricing).</p> <p>At Zurich Takaful Malaysia Berhad, we are committed to ensuring you have continued access to quality medical care whenever you need it.</p>
2.	How do you determine the revision of my medical contributions?	<p>When reviewing your medical contributions after age 60, we ensure that any year-to-year increase does not exceed 10%. We also ensure that, overall, your total medical contributions for the remaining term will not be higher than under the previous structure (excluding any future re-pricing).</p>
3.	When will my medical contributions be revised?	<p>The new medical contribution table will take effect on your next certificate anniversary, as stated in your notification letter.</p>
4.	While there isn't a re-pricing of my takaful medical plan this time, could there be another revision in the future?	<p>We regularly review our takaful medical plans in response to changes in healthcare costs and work closely with our hospital partners to manage expenses. If a future revision is necessary, we will notify you in advance.</p>
5.	What if I require further assistance?	<p>If you require assistance, you can:</p> <ul style="list-style-type: none"> • Call our Customer Service Careline at 1-300-888-622 • Email us at callcentre@zurich.com.my • Contact your Wealth Planner • Visit your nearest Zurich Takaful Malaysia Berhad branch.

6. **What action should I take for my medical contribution revision?**

Depending on your current contribution payment method, you may need to make further arrangements with your bank. Please see the table below for more details.

Current Payment Method	What action should I take?
Credit or Debit Card, Auto-Debit (no limit)	No changes are needed - your current payment arrangement will continue.
Direct Debit e-Mandate (with limit)	<p>Please complete the Direct Debit Registration: https://mya.zurich.com.my/AdhocPayment/Page/DirectDebitRegistration.aspx to allow the deduction of the new contribution amount from your bank account.</p> <p>If you are already registered and your bank's auto-debit limit is below the new contribution, you may change the maximum limit by:</p> <ol style="list-style-type: none"> 1) Log in to our customer portal at https://myzurichlife.com.my, or 2) Submit a new form to the bank to change the maximum limit.
Standing Instructions with banks	To ensure your annual contributions are remitted correctly, please arrange with your bank to update your Standing Instruction(s) each year, reflecting the new contribution amount. This update is necessary whenever your contribution changes.