

APPENDIX 2
PREMIUM REVISION FOR <PPR / Standalone Plan>
Frequently Asked Questions (FAQs)

NO	QUESTIONS	ANSWERS
1.	Why are you revising my premium?	<p>We understand that increases in medical premiums 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 premium structure. From age 60 onwards, medical premiums 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 premiums 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 Life Insurance Malaysia Berhad, we are committed to ensuring that you have continued access to quality medical services whenever you need it.</p>
2.	How do you determine the revision of my premium?	<p>When reviewing your medical premiums after age 60, we ensure that any year-to-year increase does not exceed 10%. We also ensure that, overall, your total medical premiums for the remaining term will not be higher than under the previous structure (excluding any future re-pricing).</p>
3.	When will my medical premium be revised?	<p>The new medical premium table will take effect on your next policy anniversary date as stated in your notification letter.</p>
4.	While there does not seem to be a repricing of my medical plan this time around, will there be another revision in the future?	<p>We regularly review our 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 further assistance:</p> <ul style="list-style-type: none"> • Please contact our Customer Service Careline at 1-300-888-622 • Email us at callcentre@zurich.com.my. • Alternatively, you may also contact your Wealth Planner ; or • Visit the nearest Zurich Life Insurance Malaysia Berhad branch.

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

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

Current Payment Method	What action should I take?
Credit or Debit Card, Auto-Debit (With no transaction amount limit)	No changes are needed - your current payment arrangement will continue.
Direct Debit e-Mandate (With transaction amount limit)	<p>Please complete Direct Debit Registration at this link: https://mya.zurich.com.my/AdhocPayment/Page/DirectDebitRegistration.aspx. This will enable us to deduct the new premium amount from your bank account.</p> <p>For existing registrant, if the maximum limit in your bank account auto debit form is less than the new premium, you may change the maximum limit by 1) login to our customer portal at https://myzurichlife.com.my or 2) submit a new form to the bank to change the maximum limit.</p>
Standing Instructions with banks	To ensure your annual premiums are remitted correctly, please arrange with your bank to update your Standing Instruction(s) each year, reflecting the new premium amount. This update is necessary whenever your premium changes.