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18<sup>th</sup> February 2009

Puan,

**Per: Kemudahan Pembayaran Premium Melalui FPX Untuk Ahli Yang Telah Bersara**

Perbincangan diantara pihak puan dan pihak Great Eastern pada 29/01/2009 dirujuk.

Sila ambil perhatian bahawa semua ahli NUTP yang telah bersara adalah diharuskan untuk membuat pembayaran premium melalui potongan FPX (Financial Process Exchange) berkuatkuasa 01/06/2009. FPX merujuk kepada sistem pembayaran premium yang dibuat melalui pihak ketiga iaitu bank. Kesemua ahli yang merupakan pemegang akaun bagi mana-mana bank yang disenaraikan dalam konsortium MEPS (rujuk lampiran yang disertakan) adalah layak untuk menikmati kemudahan FPX.

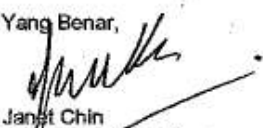
Sekiranya ahli tidak memiliki akaun bank dari konsortium MEPS, mereka masih boleh berbuat demikian dan permohonan FPX boleh dibuat sejurus selepas membuka akaun di bank yang berkaitan.

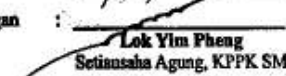
Pembayaran premium melalui FPX untuk ahli yang telah bersara adalah penting bagi memastikan kelancaran pembayaran premium bulanan dan mengelakkan risiko polisi luput. Atas alasan ini, Great Eastern telah memutuskan untuk tidak menerima pembayaran premium yang dilakukan secara tunai/ cek atau sebarang cara selain dari FPX.

Sekiranya pihak puan mempunyai sebarang kemusykilan, sila hubungi kami di talian 03-48133801 dan kami sudi menghadirkan diri untuk perbincangan yang lebih lanjut.

Adalah menjadi harapan kami agar pihak puan dapat menghulurkan kerjasama sepenuhnya dalam memastikan keberkesanan langkah di atas yang diambil demi manfaat semua pihak. Sekian Terima Kasih

Yang Benar,

  
Janet Chin  
Pengurus Besar Pemasaran  
Bahagian Insurans Berkelompok

Kepada	: Semua Setiasaha Cawangan, KPPK SM
Tarikh	: <u>2/3/09</u>
Tandatangan	:  Lok Yim Pheng Setiasaha Agung, KPPK SM



FINANCIAL PROCESS EXCHANGE  
(FPX)



#### **WHAT IS FINANCIAL PROCESS EXCHANGE (FPX)?**

Financial Process Exchange (FPX) is a National On-Line Payment Gateway which facilitates domestic payments. This system provides a platform for you to link yourself to Great Eastern through one channel.

FPX was developed by MEPS in a response to emerging market needs within the payment services sector. It is an alternative payment channel for remitting your Group Multiple Benefit Scheme premium payments if you are an account holder of the existing 11 FPX participating banks (as at December 2006):

##### **Local Bank**

1. Bank Islam
2. CIMB Bank
3. Maybank
4. RHB Bank
5. Public Bank
6. Hong Leong Bank

##### **Foreign Bank**

1. OCBC Bank
2. HSBC Bank
3. Citibank
4. Deutsche Bank
5. Standard Chartered Bank

#### **WHAT ARE THE BENEFITS OF FPX TO YOU?**

- Convenient: FPX reduces the hassle as compared to other payment methods
- Cost savings: Only RM0.80 per family for each successful transaction.
- Secure: Deduction will be made through your bank account and sent to Great Eastern promptly every month.
- Efficient: FPX enhances efficiency via automation of payments once your FPX application has been approved.

#### **HOW TO SIGN UP?**

Contact your servicing agent or Group MBS Admin Department (Head office, Great Eastern) to obtain the 4-ply FPX Collection Application form. Complete all the required information and return the form to your servicing agent or Great Eastern.

#### **ADDITIONAL INFORMATION**

1. Life Assured who wishes to pay premiums via FPX need to register by completing the FPX Collection Application Form.
2. FPX is only open for member who is also the deduction bank account holder. Once the member has signed up for FPX, spouse and dependants' payment method will automatically be changed to "FPX" and premium will be deducted from the member's account. Hence, in the FPX form, only the member's contract number needs to be stated on the form under "Payment Reference No." field.
3. Only member's bank account is allowed, spouse and dependants' premiums need to be deducted from the member's bank account.

4. It will take approximately 21 working days for us to register your FPX application with the selected bank. If you are converting from the existing payment method to FPX, please remit at least 1 month premium in advance together with the FPX application form. Thereafter, when the FPX application is approved, the next premium will be billed from your selected bank account.
5. Billing attempts will be made for all inforce assurances. First billing will be done on the 3<sup>rd</sup> of the month, for failed transactions, 2<sup>nd</sup> attempt will be done on 25<sup>th</sup> of the month. Total outstanding premium/ all arrears will be billed during each billing. Bank deduction will take place in 2 working days from the billing date.  
  
Example: If the first billing falls on 25<sup>th</sup> of the month and failed, second billing will be done on the 3<sup>rd</sup> of the following month and so on until the assurance lapses.
6. FPX billing will be made as long as the assurances are under inforce status. If your policy is under lapse status, please reinstate your policy and settle the arrears by cash/cheque before you apply for FPX.
7. For transaction failed in the last attempt, FPX will be cancelled. Any arrears need to be settled by cash/cheque. Fresh FPX form need to be submitted to agent one month before the next premium due or FPX deduction date, whichever is earlier even though same deduction account is to be used again.
8. If more than 1 family member is participating in FPX, we will lump the whole family members' premiums in a billing. If the member's account balance is insufficient to cover the whole family member's premiums, FPX transaction will be rejected.  
  
Example: Total premium for 3 family members is RM90. If the balance in member's account is RM60, the FPX transaction for this family will be rejected even though RM60 is enough to cover part of the premiums billed.
9. The current service fee per successful transaction as charged by MEPS is RM0.80. This fee could be revised by MEPS without prior notice.  
Example: If there are 3 family members, RM30 monthly premium per family member, total of RM90.80 will be deducted each month.  
{ (RM30 x 3 policies) + RM0.80 = RM90.80 }
10. Life assured needs to monitor the deductions closely and contact the servicing agent pertaining to any discrepancies or failed transactions.
11. Cancellation – To discontinue the GMBS FPX service and terminate this authorization, the member must inform Great Eastern Life Assurance (Malaysia) Berhad in writing at least 1 month from the deduction date for the next premium due date.
12. Receipts – Receipts will not be issued for premium payments made through the GMBS FPX service. Member shall refer to their FPX account statement for confirmation of payments.

**DON'T WAIT ANYMORE.. SIGN UP FPX TODAY!**