

**GMBIS CREDIT CARD SERVICE APPLICATION FORM**  
(BORANG PERMOHONAN PERKHIDMATAN KAD KREDIT GMBIS)



**INSTRUCTIONS ARAHAN**

- Please read the information contained in this application form and the Terms and Conditions overleaf prior to signing the application form. Great Eastern Life Assurance (Malaysia) Berhad reserves its right to accept or reject this application without the need to assign any reasons therefor.  
*Sila baca maklumat yang terkandung dalam borang cadangan ini serta Terma dan Syarat di muka surat sebelah sebelum menandatangani borang cadangan. Great Eastern Life Assurance (Malaysia) Berhad berhak menerima atau menolak cadangan ini tanpa menyatakan sebarang sebab.*
- The application form must be submitted to GMBIS Great Eastern Life Assurance (Malaysia) Berhad at least 1 month before the next premium due date.  
*Borang permohonan mesti diserahkan kepada GMBIS Great Eastern Life Assurance (Malaysia) Berhad sekurang-kurangnya 1 bulan sebelum tarikh premium berikutnya.*

**IMPORTANT NOTES NOTIS PENTING**

- This GMBIS Credit Card Service is only open for GMBIS retired members and members who have resigned from the employer schemes.  
*Perkhidmatan Kredit Kad GMBIS ini hanya dibuka untuk ahli yang bersara dan ahli yang telah meletakkan jawatan daripada skim majikan.*
- This GMBIS Credit Card Service is only applicable to the GMBIS policy/policies of the cardholder and/or the cardholder's spouse and/or children. However, only GMBIS member's credit card account is allowed, spouse and dependants' premiums need to be deducted from the member's credit card account.  
*Perkhidmatan Kredit Kad GMBIS ini hanya boleh digunakan untuk polisi/polisi-polisi GMBIS pemegang kad dan/atau pasangan dan/atau anak pemegang kad. Walaubagaimanapun, hanya kad kredit ahli GMBIS sahaja yang dibenarkan, premium pasangan dan/atau anak perlu dipotong daripada kad kredit ahli.*
- If the premium amount for the below policy is changed for any reason, Great Eastern Life Assurance (Malaysia) Berhad is authorized to change the amount to be charged to or debited from the below credit card account accordingly irrespective of whether the Credit Card Holder is the Policy Holder and irrespective of whether the Credit Card Holder has notice of the change in the premium amount.  
*Jika jumlah pembayaran premium untuk polisi di bawah berubah untuk sebarang sebab, Great Eastern Life Assurance (Malaysia) Berhad dibenarkan mengubah jumlah untuk dikenakan atau didebitkan daripada akaun kad kredit sewajarnya tidak kira samada Pemegang Kad Kredit adalah Pemegang Polisi dan tidak kira samada Pemegang Kad Kredit mendapat notis tentang perubahan jumlah pembayaran premium.*
- The Terms and Conditions attached from an integral part of this authorization.  
*Syarat-syarat yang dilampirkan merupakan bahagian yang penting untuk kebenaran ini.*

**PARTICULARS OF CARDHOLDER BUTIR-BUTIR PEMEGANG KAD**

Name *Nama*

NRIC No *No KP*  -  -

Card No *No Kad*  -  -  -

Card Issuing Bank *Bank Pengeluar Kad*

Expiry Date *Tarikh Luput*  /   
MM YY

Visa\*  MasterCard\*  
\* Please tick *Sila tandakan*

**PARTICULARS OF PREMIUM PAYMENT INSTRUCTION BUTIR-BUTIR ARAHAN PEMBAYARAN PREMIUM**

GS No. <i>No. GS</i>	Contract No. <i>No. Kontrak</i>	Name of Life Assured <i>Nama Hayat yang Diasuranskan</i>	NRIC/Birth Cert No. <i>No. KP/Sijil Beranak</i>	Relationship To Cardholder <i>Hubungan dengan Pemegang Kad</i>	Monthly Premium Amount <i>Amaun Premium Bulanan</i>

I hereby authorise Great Eastern Life Assurance (M) Berhad to charge the current outstanding and subsequent premiums due for the above policy(s) to the credit card as stated above on monthly basis.  
*Dengan ini, saya membenarkan Great Eastern Life Assurance (M) Berhad untuk mengenakan pemotongan premium yang tertunggak dan premium selanjutnya untuk polisi-polisi di atas kepada akaun kad kredit secara bulanan.*

I have read and fully understand the information contained in this GMBIS Credit Card Service Application Form. I/We agree that the authorization is governed by the Terms and Conditions overleaf specified in the GMBIS Credit Card Service Application Form.  
*Saya telah membaca dan memahami sepenuhnya maklumat yang terkandung dalam borang permohonan perkhidmatan Kad Kredit GMBIS ini. Saya bersetuju bahawa kebenaran ini dikawal oleh maklumat sepertimana yang terkandung dalam Terma dan Syarat di sebelah.*

Signature of Cardholder *Tandatangan Pemegang Kad* \_\_\_\_\_  
Name *Nama*: \_\_\_\_\_

Contact No. *No. Telefon*: \_\_\_\_\_

Address *Alamat*: \_\_\_\_\_  
\_\_\_\_\_

Date *Tarikh*: \_\_\_\_\_

Signature of Witness *Tandatangan Saksi* \_\_\_\_\_  
Name *Nama*: \_\_\_\_\_

NRIC No. *No. KP*: \_\_\_\_\_

Contact No. *No. Telefon*: \_\_\_\_\_

Date *Tarikh*: \_\_\_\_\_

## Terms & Conditions of Great Eastern GMBIS Credit Card Service

In consideration of Great Eastern Life Assurance (Malaysia) Berhad agreeing to accept this authorization, I/We agree to the following terms and conditions:-

1. I/We shall accept full responsibility for all transactions arising from the use of this credit card in payment of premium(s).
2. Great Eastern Life Assurance (Malaysia) Berhad shall not be held responsible or liable for any claims, loss, damage, costs and expenses arising from the successful processing or the unsuccessful processing of the debit due to exceeding credit limit, malfunction of the system, electricity failure and/or any other factors beyond the control of the Great Eastern Life Assurance (Malaysia) Berhad.
3. Great Eastern Life Assurance (Malaysia) Berhad is only responsible for making arrangements to debit my/our credit card account through the Card Center as authorized by me/us. I/We acknowledge and agree that the GMBIS Credit Card Service is provided by Great Eastern Life Assurance (Malaysia) Berhad solely for my/our convenience and benefit. Therefore, for any problem or dispute arising from the processing/debiting it will be my/our own responsibility to resolve it with my/our credit card company (including but not limited to any problems due to a breakdown or malfunction or mechanical defect of the computer system or equipment of the credit card company).
4. I/We hereby agree to jointly and severally indemnify and keep you indemnified in full against any claims, loss, damage, costs and expenses which Great Eastern Life Assurance (Malaysia) Berhad may suffer or incur arising from my/our authorization to debit my/our credit card account as aforesaid.
5. Premium payments will be considered as paid only upon successful processing of the debit by the credit card company, and the actual receipt in full of the premium payment, as the case may be, by Great Eastern Life Assurance (Malaysia) Berhad.
6. I/We will ensure that Great Eastern Life Assurance (Malaysia) Berhad is notified in writing of any changes, loss or replacement of my/our credit card, or cancellation of this authorization at least one month before the next premium(s) is due. Such changes or cancellation will become effective only after Great Eastern Life Assurance (Malaysia) Berhad has duly acknowledged receipt of such notification.
7. Great Eastern Life Assurance (Malaysia) Berhad may at its sole and absolute discretion terminate this GMBIS Credit Card Service at any time without assigning any reason by giving the policy owner a notice in writing.
8. **Payment date** - As long as the policy is in force, all outstanding premiums will be deducted from my/our credit card account on the deduction date.
9. **Notice of unsuccessful payment** - Great Eastern Life Assurance (Malaysia) Berhad or its appointed agent will write to inform the Policy Owner if an attempt to deduct the premium payment is unsuccessful. Great Eastern Life Assurance (Malaysia) Berhad shall be entitled to levy such fee as may be prescribed by them from time to time and recover from me/us such fee together with such costs and expenses as may have been incurred by them as a result of such unsuccessful attempt. A fresh GMBIS Credit Card Service APPLICATION FORM is required should I/We wish to continue using the GMBIS Credit Card Service.
10. **Amendments** - The premium amount to be deducted will be amended automatically when policy contractual terms change or where the policy change is requested by the Policy Owner and the deduction amount is affected.
11. **Cancellation** - To discontinue the GMBIS Credit Card Service and terminate this authorization, the Policy Owner or the Credit Card Holder 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 GMBIS Credit Card Service. I/We shall refer to my/our credit card statement for confirmation of payments.
13. In the event that any money charged to or debited from the above credit card account is refundable by Great Eastern Life Assurance (Malaysia) Berhad for any reason, Great Eastern Life Assurance (Malaysia) Berhad is authorized to refund the same to either the Policy Owner or the Credit Card Holder and shall thereafter be fully discharged from all obligations pertaining to the same. Should any dispute or issue arise regarding any payment or refund of moneys paid pursuant to this authorization, both the Policy Owner and Credit Card Holder shall refer only to each other for remedies and resolutions.
14. The Personal Data Protection Act 2010 (hereinafter referred to as the "PDPA"), which regulates the processing of personal data in commercial transactions, applies to this scheme.

## Syarat-syarat Perkhidmatan Kad Kredit GMBIS Great Eastern

Dalam pertimbangan Great Eastern Life Assurance (Malaysia) Berhad bersetuju untuk menerima pemberian kuasa ini, saya/kami bersetuju dengan syarat-syarat berikut:

1. Saya/Kami akan menerima tanggungjawab sepenuhnya untuk segala urusan melalui penggunaan kad kredit ini dalam pembayaran premium-premium.
2. Great Eastern Life Assurance (Malaysia) Berhad tidak bertanggungjawab atau menanggung sebarang tuntutan, kehilangan, kerosakan, kos dan perbelanjaan berpunca dari pemrosesan debit, samada berjaya atau tidak, akibat melebihi had kredit, kepincangan sistem, kegagalan sistem elektrik dan/atau faktor-faktor lain yang di luar kawalan Great Eastern Life Assurance (Malaysia) Berhad.
3. Great Eastern Life Assurance (Malaysia) Berhad hanya bertanggungjawab mengaturkan untuk mendebitkan akaun kad kredit saya/kami melalui Pusat Kad yang diarahkan oleh saya/kami. Saya/Kami mengesahkan dan bersetuju bahawa Perkhidmatan Kad Kredit GMBIS adalah disediakan oleh Great Eastern Life Assurance (Malaysia) Berhad adalah semata-mata untuk kemudahan dan faedah kepada saya/kami. Oleh demikian, sebarang masalah atau pertikaian yang wujud daripada pemrosesan/pendebitan akan menjadi tanggungjawab saya/kami untuk menyelesaikannya dengan syarikat kad kredit saya/kami (termasuk tetapi tidak terhad kepada sebarang masalah akibat kerosakan atau pincang tugas atau kerosakan mekanikal dari sistem komputer atau peralatan dari syarikat kad kredit).
4. Saya/Kami dengan ini bersetuju untuk bersama-sama dan secara berasingan melindungi anda sepenuhnya atas sebarang tuntutan, kehilangan, kerosakan, kos dan perbelanjaan yang Great Eastern Life Assurance (M) Berhad mungkin alami atau tanggung berikutnya daripada kebenaran saya/kami untuk mendebitkan akaun kad kredit saya/kami seperti yang dinyatakan.
5. Pembayaran premium akan diambilkira sebagai berbayar hanya setelah pemrosesan debit yang berjaya oleh syarikat kad kredit, dan pembayaran premium diterima sepenuhnya, menurut kes tersebut oleh Great Eastern Life Assurance (Malaysia) Berhad.
6. Saya/Kami akan memastikan Great Eastern Life Assurance (Malaysia) Berhad diberi notis pemberitahuan secara bertulis jika ada sebarang perubahan, kehilangan atau penggantian kad kredit saya/kami, atau pembatalan arahan sekurang-kurangnya sebulan sebelum tarikh premium yang seterusnya. Perubahan atau pembatalan akan berkuatkuasa hanya selepas Great Eastern Life Assurance (Malaysia) Berhad telah memberi pengesahan penerimaan notis pemberitahuan tersebut.
7. Great Eastern Life Assurance (Malaysia) Berhad boleh menggunakan budi bicara mutlaknya menamatkan Perkhidmatan Kad Kredit GMBIS ini pada bila-bila masa tanpa memberikan sebarang alasan dengan memberikan notis kepada Pemegang Polisi secara bertulis.
8. **Tarikh pembayaran** - Selagi polisi aktif, semua jumlah pembayaran tertunggak akan ditolak dari akaun kad kredit saya/kami pada tarikh pemetongan pembayaran.
9. **Notis kegagalan pembayaran** - Great Eastern Life Assurance (Malaysia) Berhad atau agen yang dilantik akan memaklumkan kepada Pemegang Polisi secara bertulis sekiranya percubaan untuk membuat pemetongan premium tidak berjaya. Great Eastern Life Assurance (Malaysia) Berhad berhak untuk mengenakan bayaran seperti yang ditentukan oleh mereka dari semasa ke semasa dan meminta daripada saya/kami bayaran tersebut bersama dengan kos dan perbelanjaan yang telah ditanggung oleh mereka yang wujud akibat dari percubaan yang tidak berjaya. BORANG PERMOHONAN Perkhidmatan Kad Kredit GMBIS yang baru diperlukan sekiranya saya/kami ingin terus menggunakan Perkhidmatan Kad Kredit GMBIS.
10. **Perubahan** - Jumlah premium yang akan dipotong akan diubah secara automatik apabila terma kontrak polisi berubah atau apabila Pemegang Polisi memohon sebarang perubahan ke atas polisi dan jumlah premium yang akan dipotong berubah.
11. **Pembatalan** - Untuk memberhentikan Perkhidmatan Kad Kredit GMBIS dan menamatkan kebenaran ini, Pemegang Polisi atau Pemegang Kad Kredit hendaklah memaklumkan kepada Great Eastern Life Assurance (Malaysia) Berhad secara bertulis sekurang-kurangnya 1 bulan sebelum tarikh premium yang seterusnya.
12. **Resit** - Tiada sebarang resit dikeluarkan untuk pembayaran premium yang dibuat melalui Perkhidmatan Kad Kredit GMBIS. Saya/Kami akan merujuk kepada penyata kad kredit untuk pengesahan pembayaran.
13. Dalam keadaan di mana wang yang dicaj atau didebit dari akaun kad kredit di atas dikembalikan oleh Great Eastern Life Assurance (Malaysia) Berhad atas sebarang sebab, Great Eastern Life Assurance (Malaysia) Berhad berhak untuk mengembalikan amaun yang sama kepada Pemegang Polisi atau Pemegang Kad Kredit dan bebas sepenuhnya dari sebarang kewajipan berkenaan perkara tersebut. Sekiranya terdapat sebarang pertikaian atau isu yang timbul dari pembayaran atau pengembalian wang yang dibayar berikutnya kebenaran ini, kedua-dua Pemegang Polisi dan Pemegang Kad Kredit akan merujuk satu sama lain untuk cara mengatasi dan menyelesaikannya.
14. Skim ini tertakluk pada Akta Perlindungan Data Peribadi 2010 (dirujuk sebagai "PDPA") yang mengawal pemrosesan data peribadi bagi urusan komersil.