

Pays off your credit
balance of up to
RM100,000

Credit Card Balance Protection #ForYou

eTiQa
Life Insurance

Humanising
Financial Services.



Maybank

Credit Care Plus Plan

Credit Cards have become an integral part of our daily life as they offer a convenient and secure way of performing our everyday transactions. Having a Credit Card is certainly helpful, but if you are not careful or prepared, it may end up being the cause of financial headaches to you and your family.

For many of us, having an outstanding balance on our Credit Card has become the norm and we take it for granted without giving it a second thought. Unexpected or unfortunate circumstances can happen, leaving you and your family with unplanned debt. Credit Care Plus Plan offers comprehensive balance protection at an affordable price based on the outstanding account balance on your statement billing date.

Automatic Acceptance

Acceptance is guaranteed for all Maybank Principal Credit Cardholders aged 20 to 59 years old, subject to no disability and/or illness and/or ailment which existed prior to the Commencement Date.

Benefits

Credit Care Plus Plan provides life insurance protection that pays off your Credit Card balance of up to RM100,000 per card in the event of your Death or Total and Permanent Disability, as well as upon diagnosis of any one of the 36 covered Critical Illnesses, whichever occurs first.

Premium

Monthly at just RM0.65 for every RM100 of your outstanding Credit Card closing balance on last billing statement, the premium is conveniently added to your Credit Card statement each month. Best of all, if your closing balance is zero on your statement, you will not be charged a single cent. It is an inexpensive option in exchange for peace of mind.

Frequently Asked Questions

1. What does Credit Care Plus cover?

It provides coverage to the Principal Cardholder (Insured Person) for Death and Total Permanent Disability due to illness or accident, or diagnosis of any one of the 36 covered critical illnesses, whichever occurs first.

2. How does the Credit Care Plus plan protect me?

The Plan ensures that the Sum Insured, subject to a maximum of RM100,000 per card is payable in the event of Death or Total Permanent Disability, or any one of the 36 covered critical illnesses happens to the insured person.

3. How are the benefits paid?

All benefits are paid to Maybank in one lump sum to settle the specific credit card outstanding balance (credit card number as stated in the Insurance Policy) subject to a maximum of RM100,000 per card that are covered under this Plan.

4. How much is the sum insured?

The sum insured is the Outstanding Closing Balance of the Cardholder (Insured Person)'s last billing statement balance, including all fees, charges, retail/cash transactions, finance charges, late payment charges, installment payments and all other debits to the Credit Card Facility account prior to Death or TPD or upon diagnosis of any one of the 36 covered Critical Illnesses. Minimum is RM100 and Maximum is RM100,000.

5. How do I pay the premium?

The premiums are charged monthly into the credit card statement. This premium rate is not guaranteed and subject to yearly review.

6. Who is the owner and beneficiary of this Plan?

Maybank is the Policy Owner and beneficiary of this Plan. An Insurance Policy shall be issued to the Principal Cardholder who is the Life Assured in this plan.

7. Who is eligible to apply for protection?

All Malaysian citizens and Permanent Residents of Malaysia who is the Principal Cardholders (Insured Persons) of all Maybank Credit Card aged between 21 to 60 years old age next birthday are eligible to participate in this insurance plan.

8. Do I have to go through medical underwriting in order to apply for this plan?

No medical examination is required for this plan. Acceptance is guaranteed, subject to declaration of good health by the Cardholders (Insured Persons) before signing up for this insurance scheme.

9. How can I terminate this plan?

The plan can be terminated in the following manner:

- Notification by Maybank that the Cardholder (Insured Person)'s Credit Card facility has been cancelled, or the Cardholder (Insured Person) directing to cancel the insurance plan.
- The Cardholder (Insured Person) has attained the age of 65 at next birthday (for renewal only).
- The Cardholder (Insured Person)'s Death or Total and Permanent Disability or upon diagnosis of any one of the 36 covered Critical Illnesses, whichever shall occur first.
- Non-payment of premium in respect of that Cardholder (Insured Person) for a period of 30 days after they have become due.

Important Note:

Please refer to the Product Disclosure Sheet for more details.

Important Information & Disclosure

- This brochure should not be construed as a contract or commitment. The information contained in this brochure may be changed without prior notice.
- You must disclose all material facts such as medical condition and your age correctly. Please note that it is your duty to take reasonable care not to make a misrepresentation in answering the questions and in making the disclosure.
- Before purchasing this plan, you should satisfy yourself that this plan will best serve your needs and the premium payable under this plan is an amount you can afford.
- The premium rate is not guaranteed and subject to yearly review. Master Policy Owner and/or Insured Person (Cardholder) will be notified 30 days before any change is made.
- This brochure contains only a brief description of the product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the Certificate of Insurance and Product Disclosure Sheet.
- You may cancel your coverage by giving a written notice to us. There is no surrender value for this product.

Call **1300 88 6688**, visit any Maybank branch or log on to **www.maybank2u.com.my** for more details, terms and conditions.

This plan is underwritten by Etiqa Life Insurance Berhad (201701025113), a subsidiary of Malayan Banking Berhad (196001000142). Etiqa Life Insurance Berhad is licensed under Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Etiqa Life Insurance Berhad is located at Dataran Maybank, No.1, Jalan Maarof, 59000 Kuala Lumpur. This plan is distributed by Malayan Banking Berhad and the headquarter is located at Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.

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