

## TRADE CREDIT INSURANCE POLICY

The Insured, named in the Policy Schedule, has by a written Proposal and Declaration proposed to RHB Insurance Berhad (now called "The Company") for the insurance detailed below. The written proposal and declaration shall be the basis of this contract and are deemed to be incorporated herein. The Insured has paid or agreed to pay as consideration the first premium as stated in the Schedule or on subsequent renewals, the renewal premium in accordance with the Law of Malaysia.

The Company, subject to the Terms, Conditions, Exclusions, Provisions, all Credit Limits, and any Endorsements or other Documents incorporated in this Policy (now referred as The Terms) will pay and/or indemnify the Insured in the manner and to the extent provided herein:

### LOSSES COVERED

The purpose of this insurance is to indemnify you, in accordance with the terms of this Policy, up to the Guaranteed Percentage of any loss you may sustain because of the occurrence of any of the following causes of loss, provided in each case that there is an amount owing from the buyer which shall constitute such loss:

#### A. Insolvency

The Insolvency of any of your buyers. For the purposes of this Policy "Insolvency" shall occur if:

1. a bankruptcy, winding-up or administration order is made against the buyer; or
2. in the course of execution of a judgment the levy of execution fails to satisfy the debt in full; or
3. a valid assignment, composition or other arrangement is made for the benefit of the buyer's creditors generally; or
4. an effective resolution is passed for the winding-up of the buyer; or
5. an administrative or other receiver or manager of any of the buyer's property is appointed; or
6. you show, to our satisfaction, that the buyer's financial state is such that even partial payment is unlikely and that to enforce judgment or to apply for a bankruptcy or winding-up order would have no foreseeable result other than one disproportionate to the likely cost of the proceedings; or
7. an event has occurred elsewhere than in your country which, under the law of the court having jurisdiction, is substantially equivalent in effect to any of the events listed above.

#### B. Default

The failure of a buyer to pay you the amount owing under the contract within 6 months of original due date of payment.

#### C. Government Moratorium

A general moratorium decreed by the government of the buyer's country or by that of a third country Moratorium through which payment must be affected.

#### D. Contract Frustration

Any other measure or decision of the government of a foreign country which in whole or in part Frustration

prevents performance of the contract.

#### E. Transfer

Political events, economic difficulties, legislative or administrative measures which prevent or delay the transfer of payments or deposits made in respect of the contract.

#### F. Discharge of Debt

The operation of a law in the buyer's country which gives him a valid discharge of the debt under that law (but not under the proper law of the contract) notwithstanding that, because of exchange rate fluctuations, the payments he has made when converted into the currency of the contract, are less than the amount of debt at the date of transfer. (This cause of loss shall only apply where the buyer's country is different from your country)

#### G. War

The occurrence outside your country of war (including civil war, hostilities, rebellion and insurrection) revolution or riot, cyclone, flood, earthquake, volcanic eruption or tidal wave which in whole or in part prevents performance of the contract.

#### H. Public Buyer Default

The failure or refusal on the part of a public buyer to fulfill any of the terms of the contract. (This cause of loss shall only apply where we have stated in the Credit Limit that the buyer is a public buyer and where the public buyer's country is different from your country.)

### CONTRACTS COVERED AND COMMENCEMENT OF COVER

#### A. Contracts Covered

The Policy applies to all contracts you make with buyers, in those countries for which Policy Schedule states that cover is available, in connection with your Trade specified in Policy Schedule. Contracts must specify the nature and quantity of the goods to be sold (or the services to be performed), as well as the terms of payment, which must not exceed the Maximum Credit Terms specified in Policy Schedule. The currency in which payment is to be made must be one of those specified in Policy Schedule. Unless we agree otherwise in writing, the Policy does not apply to any contracts you make with buyers over whom you have direct or indirect control or in whom you have a direct or indirect interest or who have such control over or interest in you or who are purchasing your goods or services in a private capacity.

#### B. Commencement of Cover

Risk shall attach in respect of those contracts for which cover commences during the Policy Period of Cover specified in Policy Schedule. Cover commences when the goods are dispatched or, in the case of services, when each invoice for services performed is submitted to the buyer. Invoices for goods dispatched or services performed must be submitted to the buyer within the Invoicing Period specified in Policy Schedule.

This Invoicing Period commences on the day of dispatch of such goods or, in the case of services, on the date when the contract is made.

### C. Despatch

Dispatch is deemed to be made when you, or anyone acting on your behalf, parts with possession of the goods for the purpose of transmitting them to the buyer.

## EXCLUSIONS

---

### A. Failure by You

We shall not be liable for any loss you may sustain where there has been any failure by you or by any person acting on your behalf to fulfill any of the terms and conditions of the contract or to comply with the provisions of any law (including any order, decree or regulation having the force of law).

### B. Radioactive Contamination

We shall not be liable for any loss directly or indirectly caused by, contributed to by or arising from Contamination the ionising, radioactive, toxic, and explosive or other hazardous or contaminating properties or effects of any explosive nuclear assembly or component thereto, nuclear fuel, combustion or waste.

### C. Import and Export Licences

We shall not be liable for any loss you may sustain where there has been a failure to obtain any import licence or export licence or other authorisation necessary for the performance of the contract or where performance of the contract would contravene any exchange control regulation. However, this exclusion shall not apply where the necessity arose or exchange control regulation came into force after the date on which our liability commenced in respect of that contract.

### D. Third Countries

Where goods are to be dispatched to, services are to be performed in, or payment is to be made from, a country other than the buyer's country, we shall not, unless we agree otherwise in writing, be liable for any loss arising in connection with the third country.

### E. Five Great Powers

We shall not be liable for any loss arising directly or indirectly from war (whether before or after the outbreak of hostilities) between any of the following countries: China, France, the United Kingdom, the Russian Federation and the United States of America.

### F. Interest/penalties/damages/costs/exchanges loss

We shall not be liable for any loss you may sustain in respect of damages/costs/:

- (1) any interest accruing after the original due date of payment, or exchange loss
- (2) any penalties or damages, whether contractual or otherwise, which you may be entitled to be paid by the buyer in addition to the amount owing, or
- (3) any costs which you incur in pursuing payment of any amount owing where the buyer claims for any reason whatsoever to be justified in withholding payment of all or part thereof or in defending any proceedings brought against you, or
- (4) any currency exchange rate fluctuations, except insofar as such loss may be covered under the

Discharge of Debt cause of loss.

### G. Other Insurance

We shall not be liable for any loss you may sustain where such loss is (or would be but for the existence of this Policy) capable of being covered by any other insurance held by you or from which you may be entitled to benefit or receive payment.

### H. Non-acceptance of goods

We shall not be liable for any loss you may sustain where the buyer has failed or refused to accept goods dispatched. However, if such failure or refusal is in breach of the contract, this exclusion shall not apply.

## THE CREDIT LIMIT AND WITHDRAWAL OF COVER

---

A. You must have a Credit Limit for every buyer. In the event of a claim, we will not be liable to pay more than the Guaranteed Percentage, specified in Policy Schedule, of the Credit Limit.

### B. Credit Limits From Us

You may obtain a Credit Limit from us either in writing or using our Credit Check facility. Where you use the Credit Check facility the Credit Limit shall not exceed the Credit Check Amount specified in Policy Schedule; in all other cases the amount of a Credit Limit from us shall be determined at our discretion and shall be approved on the terms and conditions we think appropriate. Those terms and conditions may vary any provision of the Policy. Any Credit Limit from us (including a nil Credit Limit) shall override any discretionary Credit Limit you may justify on the same buyer. Credit Limits from us remain valid until expiry of the Policy Period unless we cancel them or renew the Policy.

### C. Discretionary Credit Limits

Alternatively, you may justify a Discretionary Credit Limit yourself using, credit reports or trading Credit Limits experience as set out below, but the amount justified must not exceed the Maximum Discretionary Limit specified in Policy Schedule.

#### (1) Credit Reports

Where a credit report is used, it must be obtained from an independent credit agency or bank in your country or the buyer's country during the 12 months preceding the dispatch of goods or (in the case of services) the submission of the invoice and it must positively recommend the amount you wish to justify.

#### (2) Trading Experience

Using your own trading experience with the buyer you may justify a Discretionary Credit Limit of 50% more than the highest amount (excluding any amount payable on cash in advance or secured terms) which has at any time been owed to you by the buyer on credit terms. Such amount must have been paid on or before the expiry of the Maximum Extension Period during the 12 months preceding the despatch of goods or (in the case of services) the submission of the invoice. However, the credit terms on which you trade under such Credit Limit must not be more favourable to the buyer or less

secure than those on which you traded with the buyer during the previous twelve (12) months.

**D. Compliance with Credit Limit**

We shall not be liable for any loss where you have not complied with the terms and conditions of the Credit Limit, or where you have not established a Credit Limit before the date of ascertainment of loss.

**E. Withdrawal by Us**

We may at any time and for any reason by written notice to you cancel any Credit Limit and withdraw cover in respect of any contract, buyer or country. The policy will not apply in relation to goods dispatched or, in the case of services, to invoices submitted, on or after the date specified in the notice. We may also at any time and for any reason by written notice to you reduce any Credit Limit and such reduction shall apply in relation to any goods dispatched or, in the case of services, to invoices submitted, on or after the date specified in the notice.

---

**DECLARATIONS, PREMIUM AND CHARGES**

---

**A. Declarations**

You must declare to us the sale price (net of Value Added Tax or other similar tax) in respect of all goods dispatched or services invoiced under contracts to which the policy applies. Where appropriate, a nil declaration must be submitted. Declaration must be submitted to Us at the end of each calendar month from the inception of the Policy.

The declaration should clearly list buyer, invoice number, invoice value in Ringgit Malaysia at agreed rate of exchange as at date of invoice, credit terms, any special terms of payment (including if payment is to originate from country other than buyer's country) as well as any additional contract terms/conditions such as discounts for early payment, and any expected transshipment in a port located in any other country other than the buyer's country.

**B. Risk Premium**

Premium is calculated at the rate specified in the Policy Schedule, which rate and any further Market Rate Additions applies against the declared estimated insurable turnover. Payment of premium must be made at the times we specify. Do note that a Minimum Premium Payable is due upon inception of the policy or as specified by us in the Policy Schedule, in the amount specified in the Policy Schedule. At the end of the period of insurance, the actual insurable turnover will be determined and the remainder of premium owing to us will be made good to us by you.

**C. Annual Charge and Credit Limit Charges**

You must pay an annual charge for each Policy Period, We shall also charge you (at the rates specified in Policy Schedule which we may vary from time to time) for each response, decision and yearly review we give in respect of Credit Limits from us. Payment of all charges must be made at the times we specify.

---

**CREDIT BEYOND DUE DATE**

---

**Credit Beyond Due date**

You may agree to one or more extensions to the due date of payment specified as the Due Date of the contract with the buyer, provided that the period or extension is not longer than the Maximum Extension Period specified in the Policy.

Unless we agree otherwise, the Policy will not cover any extension or period beyond the "Maximum Extension Period."

**A. Maximum Extension Period (MEP)**

The Maximum Extension Period commences on the day after the original due date of payment and ends on the expiry of either:

- (1) the number of days specified as the Maximum Extension Period in Policy Schedule; or
- (2) if shorter, the period or extension you allow or agree. We may vary the Maximum Extension Period by written notice at any time.

**B. No Liability beyond Maximum Extension Period**

If payment of any amount is overdue from a buyer at the expiry of an extension which you have requested, or at the expiry of the Maximum Extension Period (whichever comes first), we shall not be liable for any loss you may sustain in relation to goods dispatched or, in the case of services, to invoices submitted after that date unless we agree otherwise in writing.

**C. Bills of Exchange etc**

Unless you obtain our prior written agreement, the granting of credit beyond due date is not permitted in the case of bills of exchange, promissory notes, and cash against documents, documentary sight draft, documents against payment transactions or wherever payment is to be made out of a letter of credit.

---

**MINIMISING LOSS AND OBTAINING RECOVERIES**

---

**A. Notification**

- (1) You must notify us immediately of the occurrence of any event likely to cause a loss. Such an event shall include, without limitation:
- (2) the failure of the buyer to pay any amount still overdue within fourteen (14) days after the expiry of the Maximum Extension Period; or a buyer requesting an amendment of payment terms which is unfavourable to you or an extension of due date beyond the expiry of the Maximum Extension Period; or
- (3) a buyer failing to take up the goods or the documents on first presentation where the payment terms are cash against documents or documents against acceptance; or
- (4) the imminent or actual Insolvency of a buyer; or
- (5) your having reason to believe that a buyer is unable or is likely to be unable to perform or comply with the terms of the contract; or
- (6) the failure of a buyer to honour a bill of exchange or a cheque; or
- (7) the institution of any proceedings against a buyer for non-payment of an amount owing.

**B. Due Care and Diligence**

You must use due care and diligence and take all practicable measures to prevent and minimise loss. This includes, without limitation, ensuring that all rights against contract goods, buyers and third parties are properly preserved and exercised.

**C. Taking All Steps**

You must take all steps that we may require in connection with a potential or actual loss, including, without limitation, the institution of legal proceedings and such steps, if any, as may be specified in Policy Schedule. If we require it you must assign to us all rights against the contract goods, buyers or third parties or appoint us as your agent or attorney with power in your name to take legal proceedings or to appoint any person for the purposes of collection of amounts owing. If you recover the contract goods and, with our prior written approval, resell them, any shortfall between the amount realised on resale and the amount owing from the buyer will be taken into account when calculating your loss.

**D. Information**

You must provide us with all information and documents that we may require.

**E. Contribution to Your Costs and Expenses**

We will contribute towards costs and expenses that you properly and reasonably incur in fulfilling your Costs and the above obligations. Our contribution will be proportionate to our liability for your total loss, including Expenses of any uninsured portion, or for what such loss would have been but for your action in fulfilling the above obligations. However, we will not contribute towards your administrative costs and expenses. We will also not contribute (without prejudice to any other rights we may have) to the costs and expenses of collecting any amount owing if you have chosen not to place the collection of the amount as we may propose or as may be required in Policy Schedule.

**F. Failure to Comply**

If you fail to comply with any of the provisions of this Article after we have made a payment, then you will be liable to refund the payment to us on demand.

---

**CLAIMS**

---

**A. Period for Submission and Payment**

Claims (including all available information) must be made within 6 months of the expiry of the Maximum Extension Period or the extension period which has been granted to the buyer by us, whichever expires first (if any). Provided that we are satisfied that we are liable to make payment, we will pay you the Guaranteed Percentage either of the amount of your loss or of the Credit Limit for the buyer, whichever is less. We will make such payment no more than 30 days from either the date of receipt of all the information and documents we require or, if later, the date of ascertainment of loss.

**B. Calculation of Loss**

We will calculate the amount of your loss as being the amount owing to you from the buyer less

- (1) any amount which, at the date of ascertainment of loss, you or the buyer are entitled to credit to the buyer's account whether by way of payment, set-off, counterclaim, deduction or otherwise and
- (2) any expenses which you have saved. We will include in the amount owing any contractual interest accruing up to the original due date of payment.

**C. Date of Ascertainment of Loss**

The amount of your loss shall be ascertained on the date of ascertainment of loss which, unless provided otherwise in Policy Schedule, shall be as follows:

- (1) for Insolvency, on the day when Insolvency occurs;
- (2) for Default, 6 months after original due date of payment or after the expiry of the new extended due date.
- (3) for Transfer and Discharge of Debt, 4 months after the completion of the formalities necessary to transfer to your country the payments or deposits made, or if later, four (4) months after due date of payment;
- (4) in all other cases, four (4) months after the occurrence of the cause of loss. However, if you have not actually sustained any loss by that time, then the date of ascertainment of loss will be deferred in these cases until such time as you do sustain a loss.

**D. Insurer's Maximum Liability**

The maximum amount which we shall be liable to pay in respect of all contracts taken together for which our liability commences during the Policy Period shall be the amount of the Insurer's Maximum Liability shown in Policy Schedule for that period, notwithstanding that such amount may be less than the Guaranteed Percentage of any individual Credit Limit or aggregate of Credit Limits.

---

**ALLOCATION OF MONEYS RECEIVED AND RECOVERIES**

---

**A. Allocations by Chronological Order**

All amounts whenever received, in connection with any contracts (including contracts not covered by this Policy) shall, for the purposes of this Policy, be applied to amounts owing under all your contracts with the same buyer in chronological order of due dates. If such amounts fall to be applied to amounts owing under a contract on which we have paid a claim, they must be remitted to us and until this remittance is made you receive and hold such amounts in trust for us.

**B. Recoveries**

All sums whatsoever received, recovered or realised whether by you, by any person acting on your behalf, or by us in relation to a contract after the date of ascertainment of loss shall be Recoveries. All Recoveries shall immediately be remitted to us. Until this remittance is made you receive and hold Recoveries in trust for us. After receipt by us Recoveries will be divided in the proportion in which the loss is borne by each of us, whether or not the division results in our retaining a greater sum than the amount we may pay.

**C. Failure to Comply**

If you fail to comply with any of the provisions of this Article after we have made a payment, then you will be liable to refund the payment to us on demand.

---

#### **ASSIGNMENT OF POLICY RIGHTS**

---

##### **Loss Payee**

You cannot assign or transfer this policy or any of its benefits without our prior written consent. You may, however, require claims payments to be made to a named loss payee, using the form we will provide, your obligations under the policy remaining unaffected.

---

#### **ASSIGNMENT OF CONTRACT RIGHTS**

---

You may assign or charge your rights under the contract provided this does not contravene the contract terms and you give us details when making a claim. However, we shall not be liable to pay you for any loss unless:

- a) you can show that you, not the person in whose favour the assignment or charge has been made, have sustained such loss and
- b) that person has given us a written undertaking in a form acceptable to us that he will not make any claim to our portion of any Recoveries.

---

#### **THE PROPOSAL AND DISCLOSURE OF FACTS**

---

The proposal for this insurance is incorporated into this Policy as its basis. If any of the statements contained in the proposal are untrue or incorrect in any respect we shall be entitled to avoid the policy and retain any premium paid. You must have disclosed and continue at all times to disclose promptly all facts which might affect the risks insured.

---

#### **OBSERVANCE OF STIPULATIONS**

---

- A. Due payment of all premiums and other charges and the due performance and observance of every stipulation in the policy or the proposal, shall be conditions precedent to any liability on our part. In the event of any breach of any condition precedent we also have the right to retain any premium paid and terminate the Policy from the date of our written notice to you. No variation or waiver relating to any stipulation of the policy shall be binding unless we have specifically agreed the same in writing.
- B. No failure by you to comply with any of the stipulations of this Policy shall be deemed to have been accepted or excused by us unless the same is expressly so excused or accepted by us in writing. The waiver by us of any breach or default by you in respect of any of the stipulations of this Policy shall not be construed as a waiver of any succeeding breach or default in respect of the same or any other stipulation.

---

#### **JOINT AND SEVERAL OBLIGATIONS**

---

The obligations of the persons named as the Insured in Policy Schedule shall be joint and several.

---

#### **RETAINED RISK**

---

You must retain exclusively for your own account as an

uninsured risk any amount which exceeds the amount we are liable to pay you under the policy.

---

#### **DISPUTES AND GUARANTEES OF PAYMENT**

---

##### **Disputes**

We shall not ascertain loss so long as a buyer claims for any reason whatsoever that he is justified in withholding payment of all or part of an amount owing or in not performing any of his obligations under the contract.

##### **Guarantees**

Where we have made it a condition of cover that there be a guarantee or surety, we shall not ascertain loss until a final judgment for the amount owing has been obtained against that guarantor or surety in a court in the country specified in such condition.

---

#### **MISREPRESENTATIONS OR FRAUDULENT ACTS**

---

Any misrepresentation, whether fraudulent or otherwise, or fraudulent conduct on your part (or on the part of any other person who has a legal or beneficial interest in the policy or its proceeds) in relation to this Policy (including the proposal), to any claim under it, or to any contract to which the Policy applies, will render the Policy void but we may retain any premium paid and you will be liable to refund to us any payment we may have made under the Policy.

---

#### **SET OFF**

---

We have the right to apply any amount payable under this policy in or towards payment of any amount owing from you to us (paying interest before principal) whether under this policy or otherwise. You have no right to apply any amount payable by you to us, whether under this policy or otherwise, in or towards payment of any amount owing from us to you.

---

#### **CURRENCIES**

---

- A. The policy shall be denominated in the currency specified in Policy Schedule, which currency shall be used for the purpose of making declarations, paying premium and calculating the amount of any loss. Where you contract in a currency other than the denominated currency, a conversion to the equivalent amount in the denominated currency shall be made using the exchange rate on the last working day of the month during which cover commenced.
- B. Recoveries, if received in another currency, shall be converted to the denominated currency at the exchange rate on the date of receipt by you or by any person acting on your behalf.
- C. The exchange rate on a given date shall be the closing mid-point rate quoted on that date by the Bank Negara Malaysia.

---

#### **VARIATIONS OF TERMS OF COVER**

---

We have the right at any time to vary by written notice (normally, but not necessarily always, given by reissuing Policy Schedule from time to time) any of the provisions of the Policy in respect of contracts made with buyers in a

particular country. The variation will apply to goods dispatched or (in the case of services), to invoices submitted, after the date which will be specified in the notice (not being earlier than the date of the notice).

#### **YOUR INSOLVENCY**

The Policy shall terminate automatically with immediate effect if:

- (1) a bankruptcy, winding-up or administration order is made against you; or
- (2) an effective resolution is passed for your winding-up; or
- (3) an administrative or other receiver or manager of any of your properly is appointed; or
- (4) a valid assignment, composition or other arrangement is made for the benefit of your creditors generally.

#### **LAW, ARBITRATION AND LANGUAGE**

- A. The Policy shall be governed by and construed in accordance with the Law of Malaysia and subject to the jurisdiction of the arbitral tribunal established in accordance with sub - clause B below.
- B. All disputes arising under, out of or in connection with this Policy, including without limitation disputes as to its formation and validity, and whether arising during or after the Policy Period, shall be finally settled under the Rules of Arbitration of the International Chamber of Commerce by one or more arbitrators in accordance with the said Rules. The arbitration shall take place at the Place of Arbitration specified in Policy Schedule, shall be conducted in the Language of Policy, and shall apply the Applicable Law as the proper law of this arbitration agreement and of the Policy.
- C. The Language of Policy shall be English.

#### **NOTICE TO POLICYHOLDER**

Please examine the insurance Policy to ensure that it meets **Your** requirement.

To avoid misunderstanding, it is very important that the Policy, the Schedule and any Endorsements attached therein be read thoroughly.

If **You** have any complaints or grievances pertaining to **Your** policy, please contact **Your** agent, if any or get in touch with **Our** issuing office. **We** assure **You** that **Your** complaints will be attended to promptly.

For all intents and purposes where there is a conflict or ambiguity as to the meaning in the Bahasa Malaysia provisions of any part of the Contract, it is hereby agreed that the English version of the Contract shall prevail.

As a responsible insurer, **We** wish to bring **Your** attention that **You** could also address **Your** dissatisfaction to Ombudsman for Financial Services (OFS) or to Bank Negara Malaysia Customer Service Bureau (CSB) as listed below.

#### **HOW TO LODGE A COMPLAINT**

If **You** are unhappy with any aspect of **Our** service, **We** would like to hear from **You**. **You** can make **Your** complaint

in whatever form is most convenient to **You** either via a phone call to **Our** receptionist or alternatively, by writing, faxing or e-mailing **Your** complaint to:

#### **Complaints Handling Unit**

RHB Insurance Berhad  
Level 12B, West Wing, The Icon  
No 1, Jalan 1/68F, Jalan Tun Razak,  
55000 Kuala Lumpur  
Tel: 1300-220-007  
Fax: 03-2163 7277  
E-mail : complaints\_unit@rhbinsurance.com.my

**We** will seek to respond to **Your** complaint within fourteen (14) days. If **We** cannot resolve the matter within the aforesaid time frame when a matter is complex, **You** will be informed of the progress made with **Your** complaint.

It will help **Us** to respond promptly if **You** give the following details:

1. **Your** name, address and contact no.
2. Cover note no. / Policy no. / Claim no.

If after taking these steps, **You** are still dissatisfied, **You** may write to:

#### **The Complaints Management Unit**

Ombudsman for Financial Services (OFS)  
Level 14, Main Block  
Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel: 03-2272 2811  
Fax: 03-2272 1577  
E-mail : enquiry@ofs.org.my  
Website : www.ofs.org.my

If the Mediator makes an award against **Us**, **You** are required to inform the Mediator of **Your** decision to accept or deny the award within fourteen (14) days.

If **You** do not accept the award, **You** may reject the decision of the Mediator. **You** are free to institute a court proceeding against **Us** or refer it to Arbitration.

Alternatively **You** may put forward **Your** dissatisfaction over the conduct of **Us** by writing to Bank Negara Malaysia giving details of **Your** complaint and particulars of **Your** policy to:

#### **BNMTELELINK**

Corporate Communications Department  
Bank Negara Malaysia  
P.O. Box 10922  
50929 Kuala Lumpur  
Tel: 1300-88-5465 (LINK)  
Fax: 03-2174 1515  
E-mail : bnmtelelink@bnm.gov.my  
Website : www.insuranceinfo.com.my

**HEAD OFFICE / IBU PEJABAT**

Level 12, West Wing, The Icon,  
No.1, Jalan 1/68F,  
Jalan Tun Razak,  
55000 Kuala Lumpur  
Tel : 03 - 2180 3000 Fax : 03 - 9281 2729  
Website : [www.rhbgroup.com/insurance](http://www.rhbgroup.com/insurance)

**CUSTOMER RELATIONSHIP CENTRE /  
KAUNTER KHIDMAT PELANGGAN**

Level 1, Tower Three, RHB Centre,  
Jalan Tun Razak,  
50400 Kuala Lumpur  
Tel : 1300-220-007 Fax : 03 – 2163 7277  
Email : [rhbi.general@rhbgroup.com](mailto:rhbi.general@rhbgroup.com)

**CALL CENTRE /  
PUSAT PANGGILAN**

Claims Inquiries : 03 - 2180 3030