



## TERMS AND CONDITIONS

1. I/We accept full responsibility for all transactions arising from the use of the given credit card in this payment.
2. I/We undertake to ensure that my credit card is valid to meet the above authorization and payment.
3. I agree that the company is providing a service to me only, and it shall not be held liable if my policy is not renewed or is rejected for whatever reasons. It is also my responsibility to ensure that my renewal is not lapsed.
4. I/We agree to jointly and severally indemnify the Company in full against any claims, loss, damage, costs and expenses which the Company may suffer or incur arising from the authorization to debit the credit card account aforesaid.
5. If the purchase price for the Premium and/or Programme is changed for any reason, I hereby authorize the Company to change the amount to be charged on my credit card account accordingly as per bill.
6. I/We will ensure that the Company is notified immediately in writing of any changes, loss or replacement of my/our credit card. In the event I/We fail to do so, I/We hereby undertake to indemnify and hold the Company harmless and indemnified against all actions, proceedings, claims, damage, cost, expenses, demands and losses which I/We may incur or sustain.
7. I/We understand and agree that any problems or disputes arising from the processing/debiting of the credit card account will be my/our own responsibility to resolve them with my/our credit card company (include but not limited to any problems due to breakdown or malfunction or mechanical defect of the computer system or equipment of the credit card company).
8. Acceptance of credit card at any time shall not be construed as acceptance of the application/renewal (whichever is applicable) until approval by the insurer and is subject to the terms and conditions in the policy upon issuance.
9. In the event that the credit card transaction is declined, the application/renewal (whichever is applicable) as well as receipt issued are deemed automatically cancelled and the Company shall not be liable for any claim, loss, damages, cost and expenses (including consequential, incidental, general, special and indirect loss or damage or claims made on me/us or by any third party) arising whatsoever.
10. The Company reserves the right at any time to vary, add, delete or amend any of the above conditions without notice. Such amendments shall become effective on such date as the Company may elect to adopt, and the continued use of this method of payment by me/us shall constitute acceptance of the said amendments.