

Important Note on Document Required for Alterations:

* Financial Alterations are only allowed after 1st policy year for Investment Linked Regular Premium policies.

* Financial Alteration	Rules	Document Required
F1 Change Frequency of Contribution Payment	<ol style="list-style-type: none"> Effective from next due for new frequency of contribution payment. RFC must reach Etiqa one month before the effective date of change. 	
F2 Change of Sum Covered	<ol style="list-style-type: none"> Effective from next due date For increase Basic Sum Covered: Allowed within 6 months and effective from the Certificate Commencement Date. RFC must reach Etiqa one month before the effective date of change. 	1. Health Declaration Form to be completed - applicable only for increase of Sum Covered.
F3 Change of Term	<ol style="list-style-type: none"> Allowed within 6 months from the Certificate Commencement Date. RFC must reach Etiqa one month before the effective date of change. 	1. Health Declaration Form to be completed
F4 Deletion of Rider	<ol style="list-style-type: none"> Effective from next due date. RFC must reach Etiqa one month before the effective date of Change. 	
F5 Inclusion of Rider	<ol style="list-style-type: none"> Effective from next Certificate anniversary date. RFC must reach Etiqa one month before the effective date of change. 	<ol style="list-style-type: none"> Health Declaration Form to be completed Sales Illustration / Quotation
F6 Non – Forfeiture Option	<ol style="list-style-type: none"> RFC must reach Etiqa one month before the effective date of change. 	
Non-financial Alteration	Rules	Document Required
N1 Change Method of Payment	<ol style="list-style-type: none"> Relevant supporting document. 	<p>() Angkasa Deduction</p> <ol style="list-style-type: none"> Biro Form Had Kelayakan form Certified copy Identity Card Pay slip <p>() Bank Deduction</p> <ol style="list-style-type: none"> Auto debit Form Certified copy of Identity Card Certified copy of ATM card or photocopy of Bank Passbook <p>() Credit Card -</p> <ol style="list-style-type: none"> Premium payment through Visa / Master Card form Certified copy of Identity Card Certified copy of credit card <p>() Salary Deduction</p> <ol style="list-style-type: none"> Salary Deduction form
N2 Change of Name, IC No or other personal details	<ol style="list-style-type: none"> Documentary of proof is required. 	1. Certified copy of Identity Card / Birth Certificate / Passport is required for change of name, IC No or date of birth.
N3 Request of Certificate Contract Duplication	<ol style="list-style-type: none"> Applicable only for Active policy. 	<ol style="list-style-type: none"> Declaration Loss of Certificate with Stamp Duty of RM10. Certificate Fee of RM30
N4 Change of Signature	<ol style="list-style-type: none"> Must be witnessed by Etiqa Branch Manager, Customer Service Executive or Financial Executive. 	1. Certified copy of Identity Card / Passport
N5 Change of Auto Credit Account No		<ol style="list-style-type: none"> Certified copy of Identity Card / Passport Photocopy of Bank Passbook
N6 Change of Payout Option	<ol style="list-style-type: none"> Applicable only to plan MaxSave Plus and Twin Special Effective on next payout due date 	1. If auto credit, photocopy of Bank Passbook
N7 Conversion / Change Plan	<ol style="list-style-type: none"> Allowed within 6 months from Certificate Commencement Date. 	<ol style="list-style-type: none"> Completed proposal form Return original copy of Certificate schedule