



Step to Step for Single Premium Top-Up (SPTU)

1. Access the Customer Portal by visiting <https://www.tokiomarinelife.com.my/eServices/>

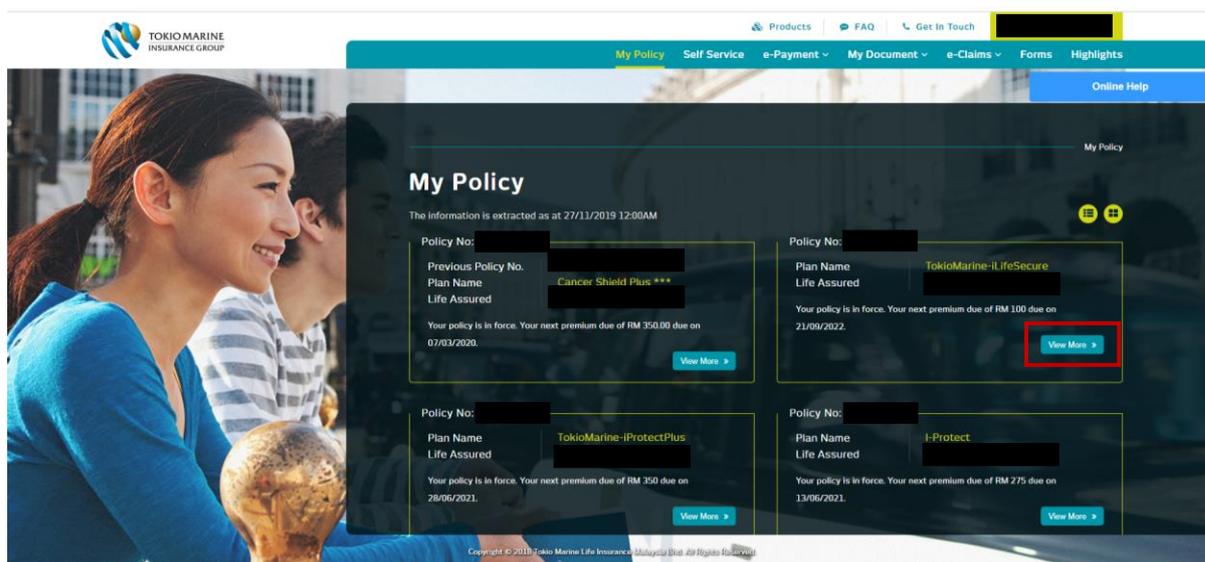


2. Enter NRIC number and password on the screen below to Login Customer Portal.

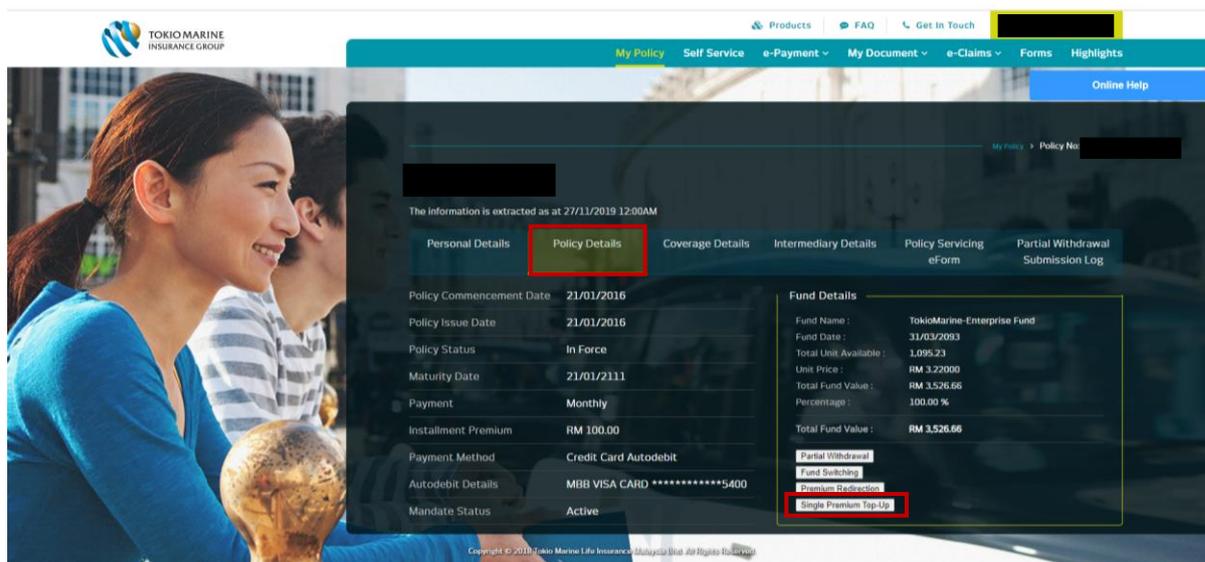




3. Click 'View More' for the policy where you wish to perform Single Premium Top-Up.

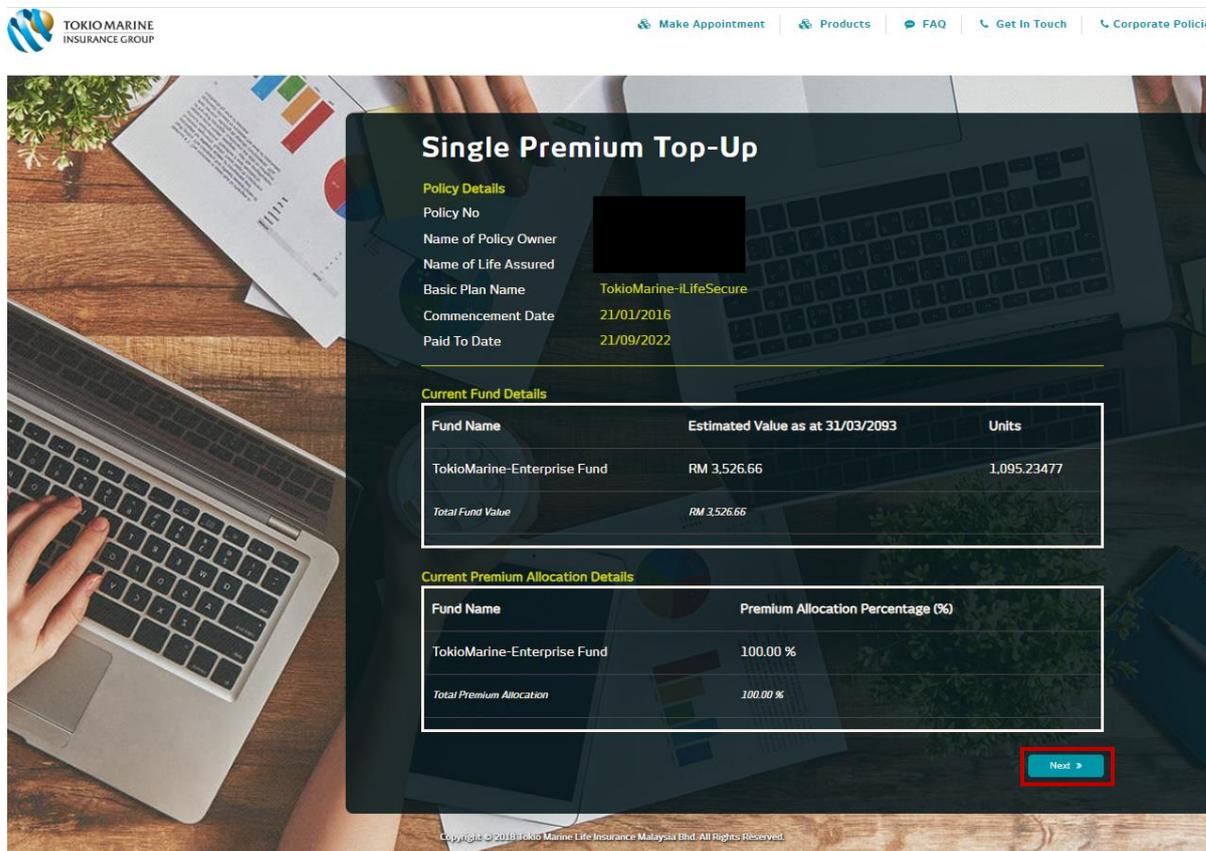


4. Click on 'Policy Details' to view the Fund Details. Then, click on 'Single Premium Top-Up' button to proceed with the application.



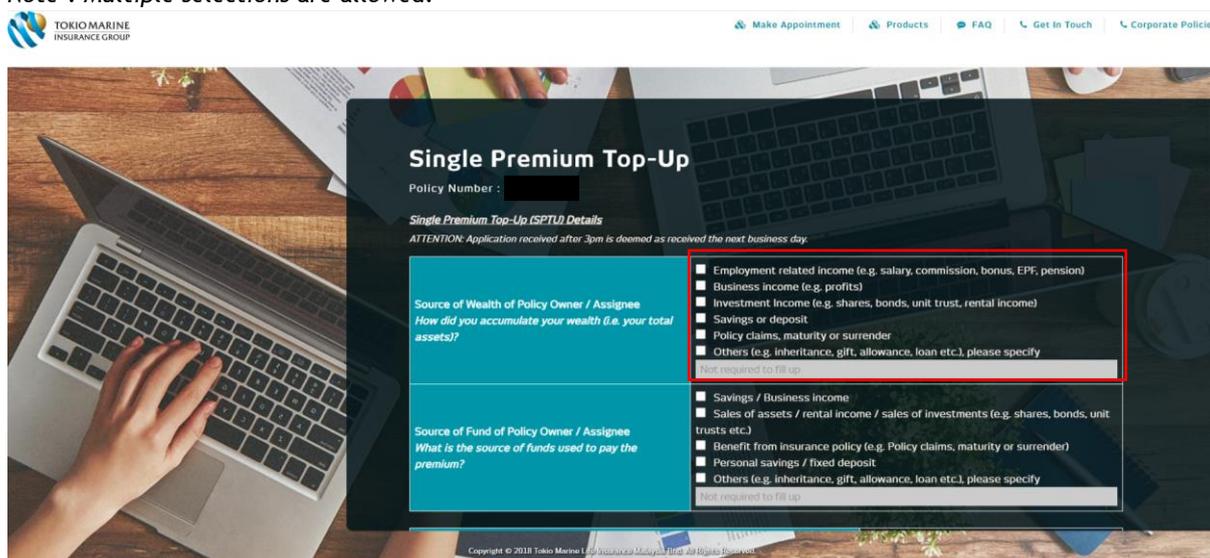


- The 'Current Fund Details' and 'Current Premium Allocation Details' will be displayed. Click 'Next' to proceed.



- On this screen, the customer is required to fill in the following details:

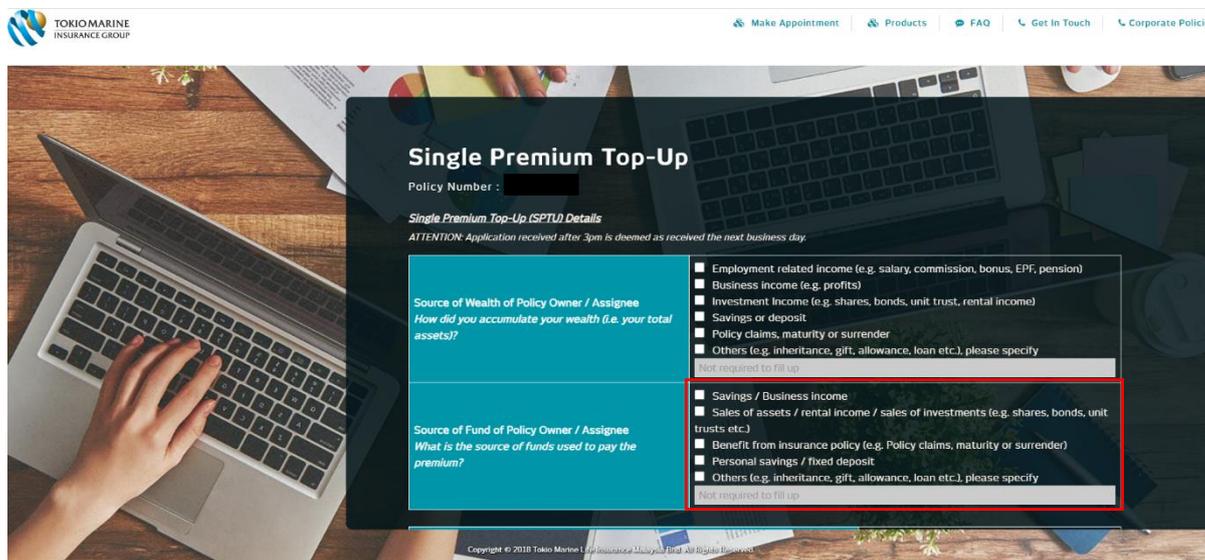
- Source of Wealth: Click the checkbox to select the 'Source of Wealth'.
Note¹: Multiple selections are allowed.



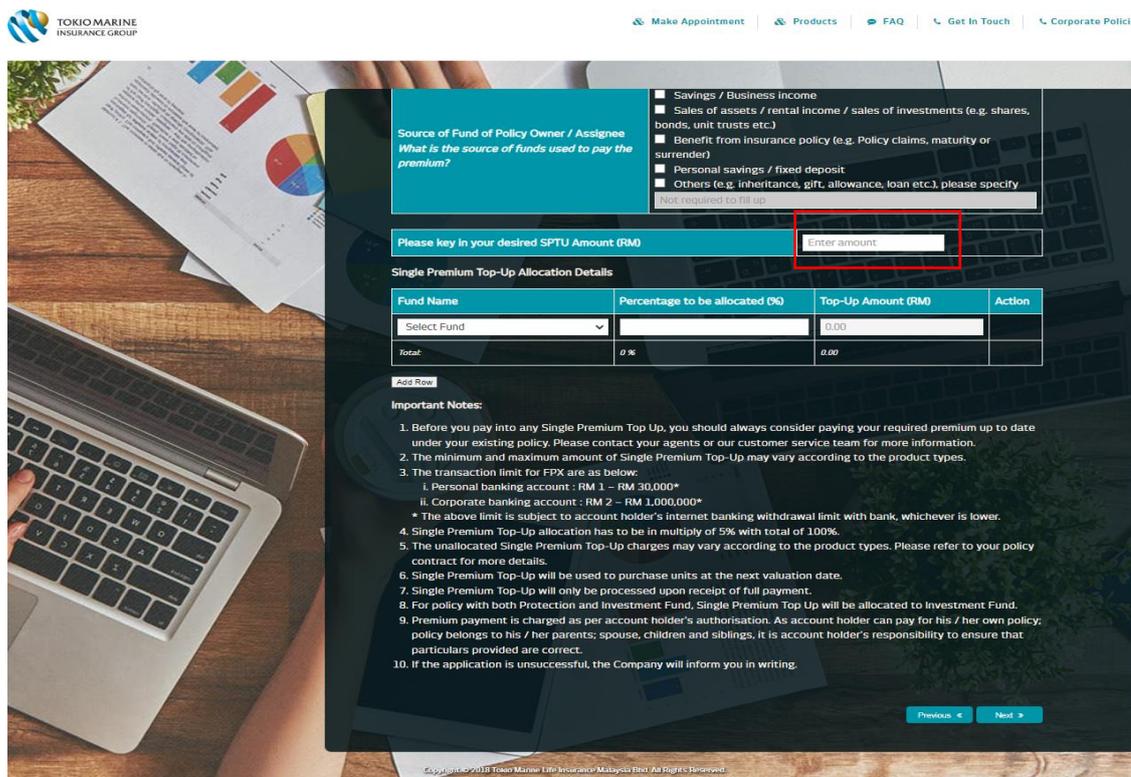


(ii) Source of Fund: Click the checkbox to select the ‘Source of Fund’.

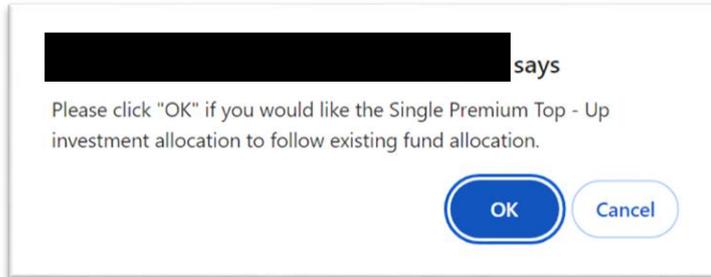
Note¹: Multiple selections are allowed.



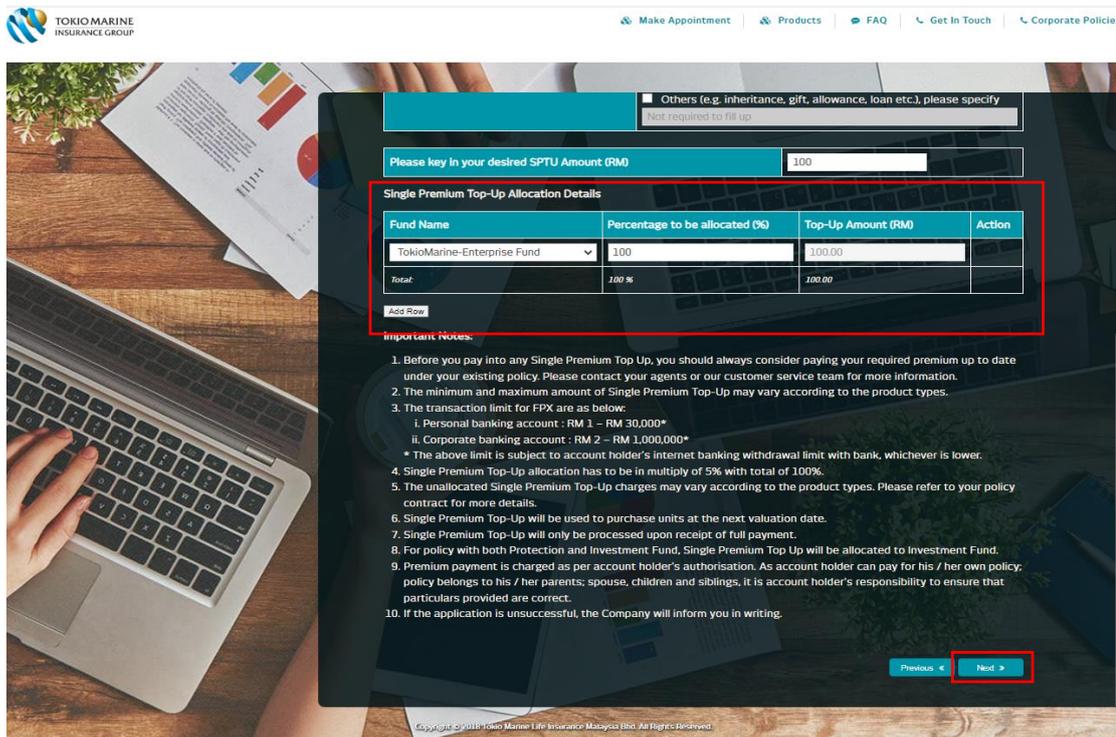
(iii) Desired Single Premium Top-Up amount: Scroll down to enter the desired Single Premium Top-Up amount.



- (iv) Single Premium Top-Up Allocation Details: After entering the desired Single Premium Top-Up amount, a message will be prompted to confirm the investment allocation for Single Premium Top-Up.



- A) If customer clicks 'OK', the Single Premium Top-Up investment allocation will follow the existing fund allocation. The 'Fund Name' and 'Percentage to be allocated (%)' will be auto-displayed. Click 'Next' to proceed if all the details are confirmed.





B) If customer clicks 'Cancel', they will need to select the fund based on the available types in the drop down list. Select the 'Fund Name' and 'Percentage to be allocated (%)' to be allocated as desired. Click 'Next' to proceed if all the details are confirmed.

- Click 'Add Row' if customer wants to allocate to more than 2 funds.
- Click 'Remove', if customer wants to remove one of the selected Fund Names and/or Percentages to be allocated.

Others (e.g. inheritance, gift, allowance, loan etc.), please specify
NOT REQUIRED TO FILL US

Please key in your desired SPTU Amount (RM)

Single Premium Top-Up Allocation Details

Fund Name	Percentage to be allocated (%)	Top-Up Amount (RM)	Action
Select Fund	<input type="text"/>	0.00	
Select Fund	<input type="text"/>	0.00	Remove
Total:	0%	0.00	

Add Row

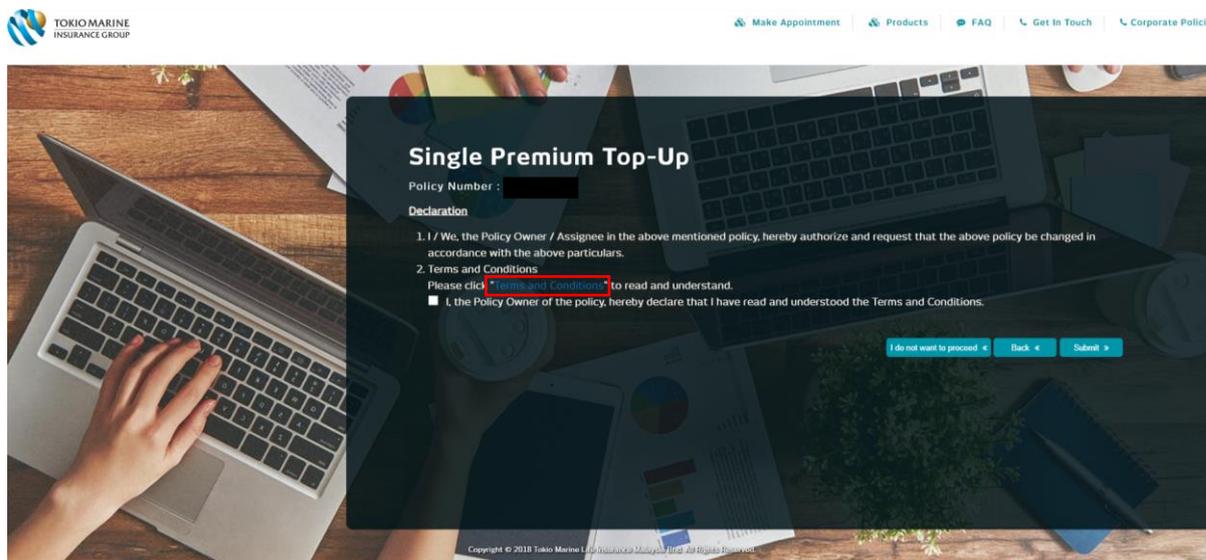
Important Notes:

- Before you pay into any Single Premium Top Up, you should always consider paying your required premium up to date under your existing policy. Please contact your agents or our customer service team for more information.
- The minimum and maximum amount of Single Premium Top-Up may vary according to the product types.
- The transaction limit for FPX are as below:
 - Personal banking account : RM 1 – RM 30,000*
 - Corporate banking account : RM 2 – RM 1,000,000*
- * The above limit is subject to account holder's internet banking withdrawal limit with bank, whichever is lower.
- Single Premium Top-Up allocation has to be in multiply of 5% with total of 100%.
- The unallocated Single Premium Top-Up charges may vary according to the product types. Please refer to your policy contract for more details.
- Single Premium Top-Up will be used to purchase units at the next valuation date.
- Single Premium Top-Up will only be processed upon receipt of full payment.
- For policy with both Protection and Investment Fund, Single Premium Top Up will be allocated to Investment Fund.
- Premium payment is charged as per account holder's authorisation. As account holder can pay for his / her own policy, policy belongs to his / her parents; spouse, children and siblings, it is account holder's responsibility to ensure that particulars provided are correct.
- If the application is unsuccessful, the Company will inform you in writing.

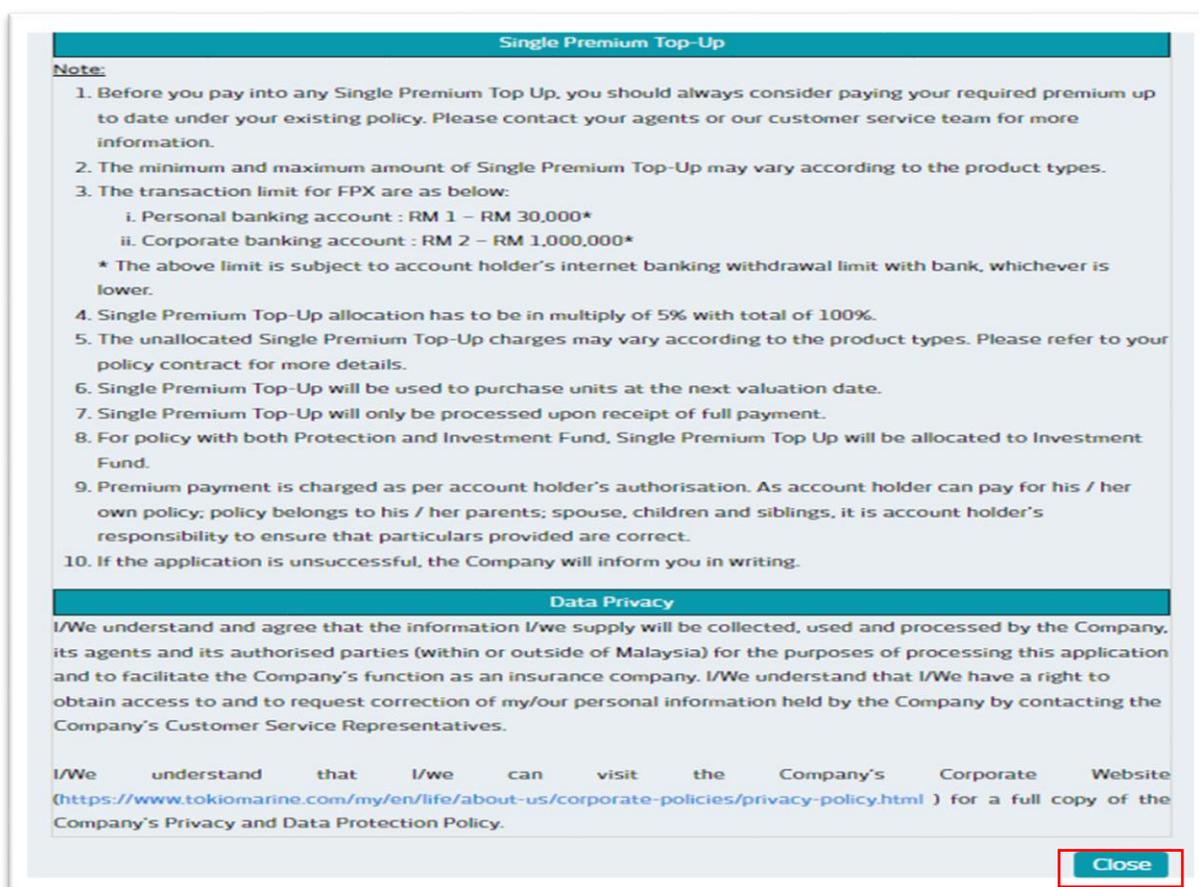
Previous

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7. On this screen, please follow the steps below:
- (i) Click on 'Terms and Conditions' to read and acknowledge.

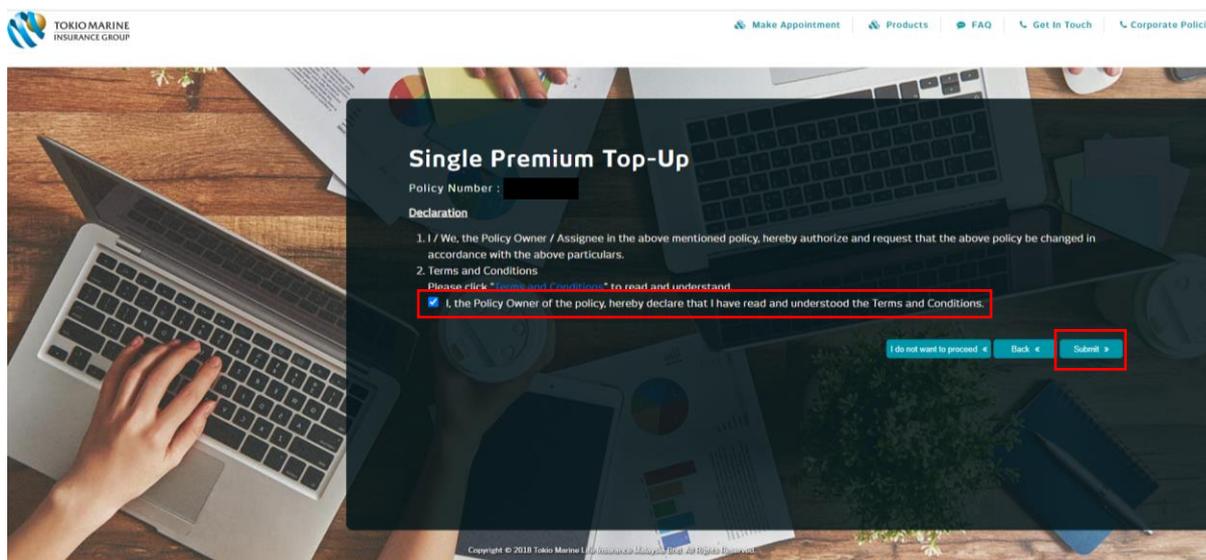


- (ii) The Terms and Conditions for Single Premium Top-Up will be displayed. Then, click the 'Close' button to proceed.

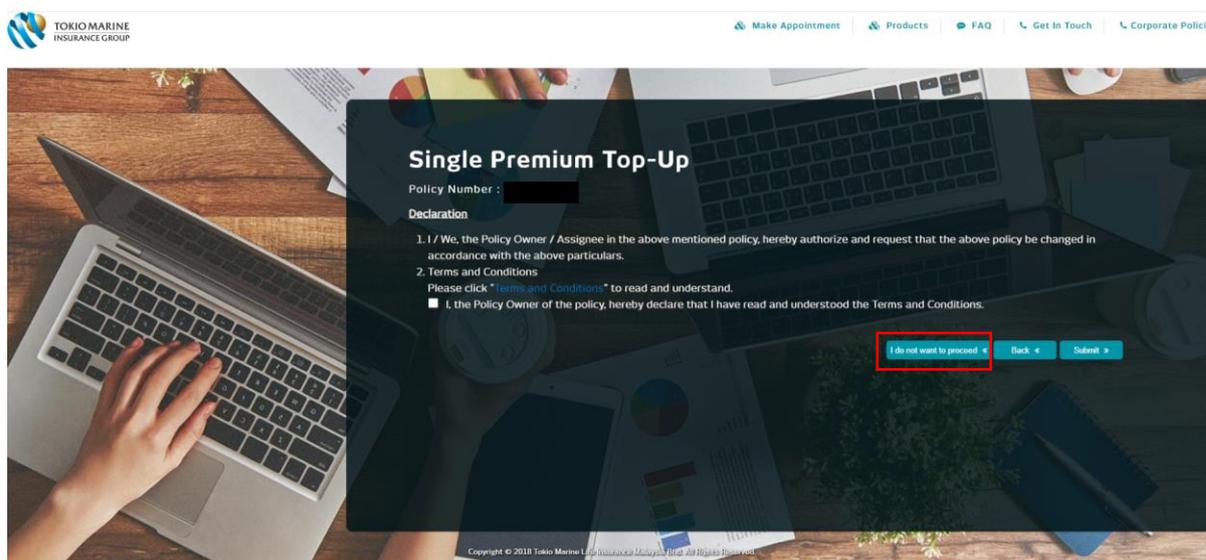




- (iii) If customer agrees to proceed, check the box labeled “I, the Policy Owner of the policy, hereby declare that I have read and understood the Terms and Conditions.”. Then, click the ‘Submit’ button.



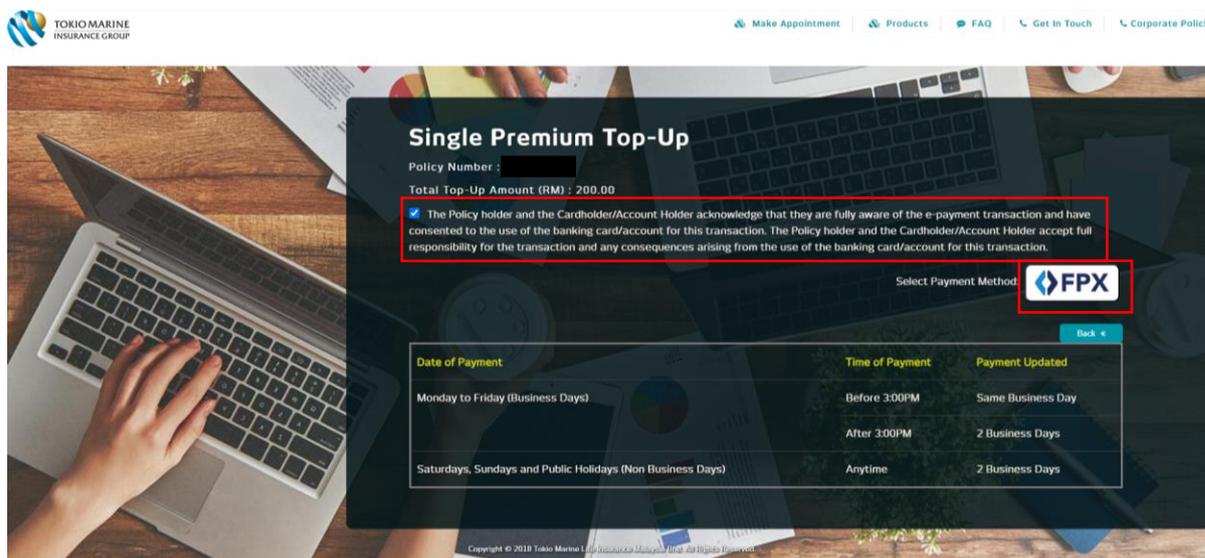
- (iv) If customer decides not to proceed with Single Premium Top-Up, click the ‘I do not want to proceed’ button. The customer will be directed to the ‘Policy Details’ screen.



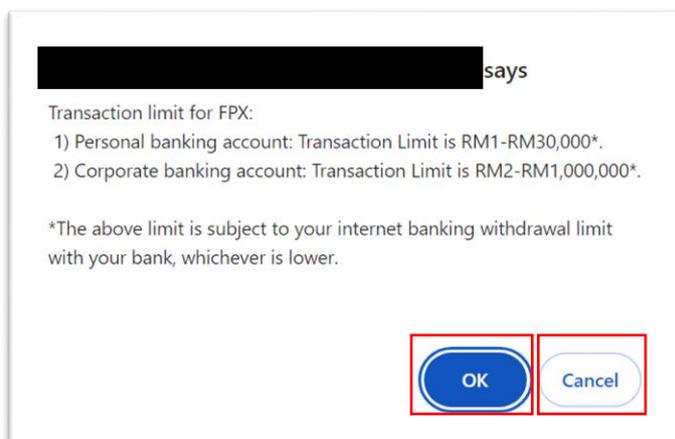


8. On this screen, please follow the steps below:

- (i) Check the box if customer agrees to the payment Terms & Conditions, then click the 'FPX' button. Customer will be directed to the FPX payment confirmation page.



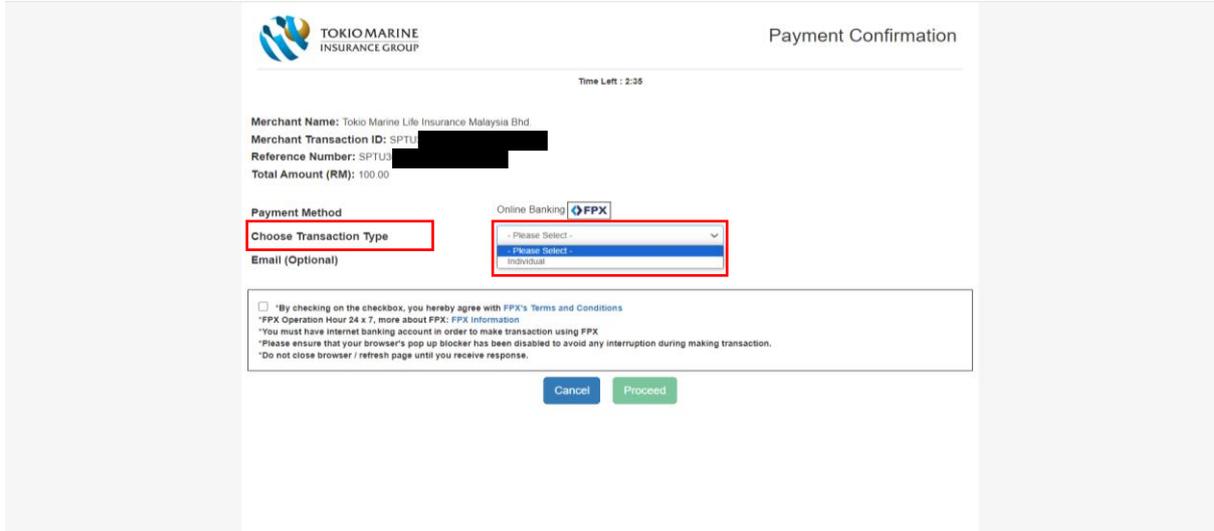
- (ii) An information message regarding the transaction limit for FPX will be prompted:



- A) Click 'OK' to proceed to payment confirmation page.
- B) Click 'Cancel' to stay on the current screen (payment page)

9. On this screen, please follow the steps below:

- (i) Go to 'Choose Transaction Type' and select the account types from drop down list.



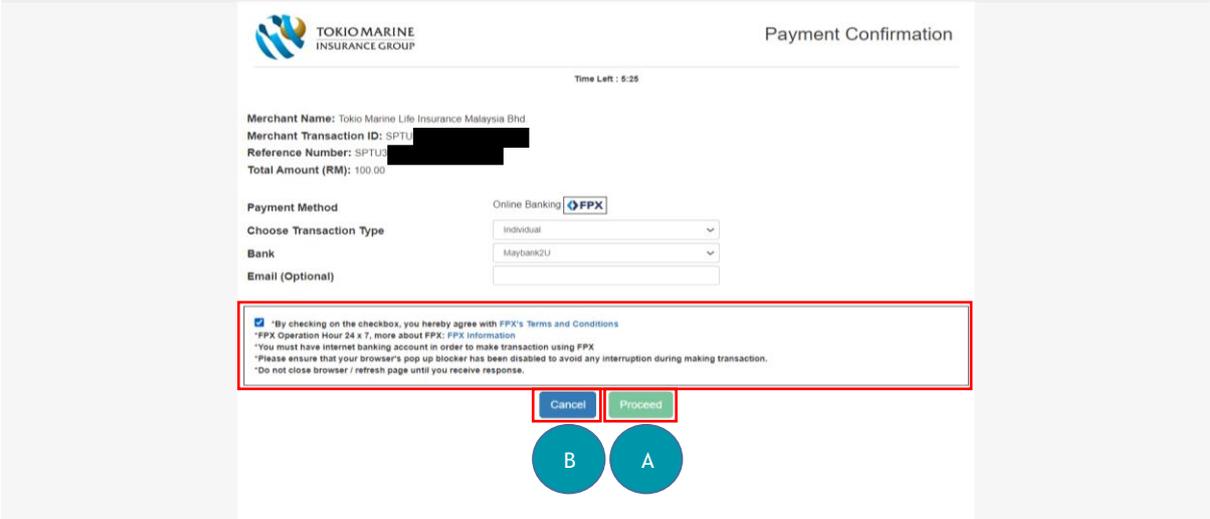
The screenshot shows the 'Payment Confirmation' page for Tokio Marine Insurance Group. The page includes the company logo, a 'Time Left' indicator of 2:35, and transaction details: Merchant Name (Tokio Marine Life Insurance Malaysia Bhd), Merchant Transaction ID (SPTU...), Reference Number (SPTU...), and Total Amount (RM) of 100.00. Under the 'Payment Method' section, 'Online Banking' is selected with the 'FPX' icon. The 'Choose Transaction Type' dropdown menu is open, showing options: '- Please Select -', 'Please Select', and 'Individual'. The 'Individual' option is highlighted. Below the dropdown, there is a checkbox for terms and conditions and 'Cancel' and 'Proceed' buttons.

- (ii) After selecting the account types, choose the 'Bank' for which you want to make a Single Premium Top-Up payment.



The screenshot shows the 'Payment Confirmation' page with the 'Bank' dropdown menu open. The 'Bank' option is highlighted in the 'Choose Transaction Type' section. The dropdown menu lists various banks: '- Please Select -', 'Please Select', 'Aflin Bank', 'Alliance Bank (Personal)', 'AmBank', 'Bank Islam', 'Bank Muamalat (Offline)', 'Bank Rakyat (Offline)', 'BSN', 'CIMB Clicks (Offline)', 'Hong Leong Bank', 'HSBC Bank', 'KPH', 'Maybank2U', 'MBS028', 'OCBC Bank', 'Public Bank', 'RHB Bank', 'Standard Chartered', and 'UOB Bank'. The page also shows the 'Time Left' indicator of 5:42 and the same transaction details as the previous screenshot.

(iii) Check the box to agree to 'FPX's Terms and Conditions'.



TOKIO MARINE
INSURANCE GROUP

Payment Confirmation

Time Left : 9:25

Merchant Name: Tokio Marine Life Insurance Malaysia Bhd
 Merchant Transaction ID: SPTU [REDACTED]
 Reference Number: SPTUJ [REDACTED]
 Total Amount (RM): 100.00

Payment Method: Online Banking **FPX**

Choose Transaction Type: Individual

Bank: Maybank2U

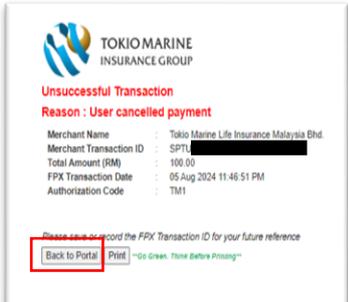
Email (Optional):

*By checking on the checkbox, you hereby agree with FPX's Terms and Conditions
 *FPX Operation Hour 24 x 7, more about FPX: FPX Information
 *You must have internet banking account in order to make transaction using FPX
 *Please ensure that your browser's pop up blocker has been disabled to avoid any interruption during making transaction.
 *Do not close browser / refresh page until you receive response.

Cancel Proceed

B A

- A) Click the 'Proceed' button and you will be directed to the respective 'Online Internet Banking' page based on the bank you selected.
- B) If you click the 'Cancel' button, following screen will display the payment confirmation status from FPX to the Company. After clicking 'Back to Portal', a message will be shown informing you that the payment was unsuccessful [refer to Step 10 (ii) for further information].



TOKIO MARINE
INSURANCE GROUP

Unsuccessful Transaction
Reason : User cancelled payment

Merchant Name : Tokio Marine Life Insurance Malaysia Bhd
 Merchant Transaction ID : SPTU [REDACTED]
 Total Amount (RM) : 100.00
 FPX Transaction Date : 05 Aug 2024 11:46:51 PM
 Authorization Code : TM1

Please save or record the FPX Transaction ID for your future reference

Back to Portal Print *Do Green, Thank Before Proceed*



- (iv) When customer click ‘Return to Merchant’s Page’ from the respective ‘Online Internet Banking’ page, the following screen will display the FPX payment status. Then, click ‘Click Here to Complete Your Transaction’.



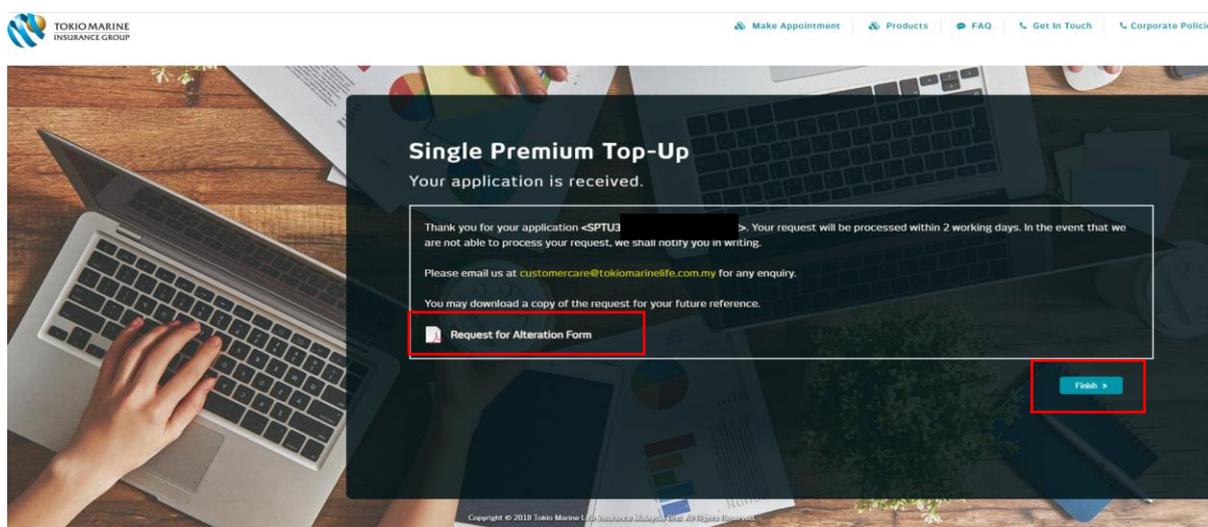
- (v) The following screen will show the payment confirmation status from FPX to the Company. Then, click ‘Back to Portal’.



10. Refer to the payment status below for:

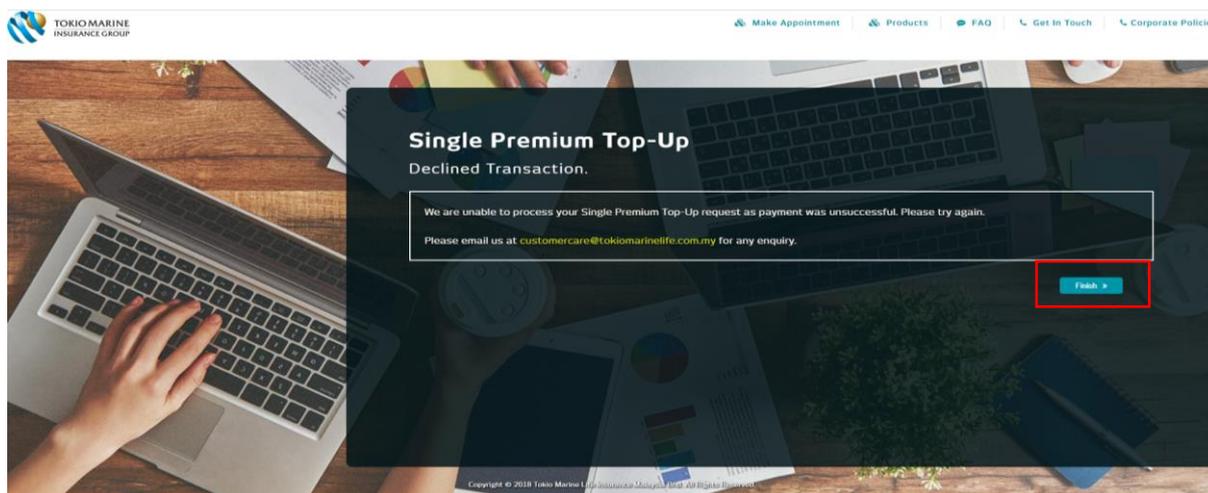
(i) **Successful Payment:**

- a. An SMS will be sent to policy owner’s registered mobile phone number and a confirmation message will be displayed. Below is a sample of the SMS sent:
TokioMarineLife: <Policy Number>. Request for Single Premium Top-Up received via portal & will be processed within 2WD. Call 03-26033999 for enquiry.
- b. Customer may download a copy of the ‘Request for Alteration Form’ for future reference.
- c. Click on ‘Finish’ to exit from the screen. The customer will be directed to the ‘Policy Details’ screen.



(ii) **Unsuccessful Payment:**

- a. A message will be displayed to inform customer that the payment was unsuccessful.
- b. Customer will need to submit the request again.
- c. Click on ‘Finish’ to exit from the screen. The customer will be directed to the ‘Policy Details’ screen.





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TOKIO MARINE
INSURANCE GROUP

Policy No. XXXXXXXXXX

PART 3: FINANCIAL CHANGES (CONTINUE)

<input type="checkbox"/> Cancellation of Rider(s)	
<input type="checkbox"/> Others	

Checklist:
 For Cancellation of Riders, Reduce Basic Sum Assured and Reduce Rider Sum Assured (if any), please submit **Direct Credit Payment Form**.
**only applicable for Convertible Term Rider, Life Care Rider Plus, Hospitalisation Benefit, IncomeShield Rider, iSaving Rider and medical rider after commencement date of 01/01/2006 for quarterly, semi-annual and annual payment mode*
 For Cancellation of Riders, Reduce of Sum Assured and Reduce Basic Premium for all policies, please submit **Trustee's consent**.

PART 4: FUND-RELATED CHANGES (FOR IL POLICY ONLY)

IMPORTANT NOTES

It is recommended that you review your protection needs before you consider making any changes to your premium. If you reduce the premium of your investment-linked policy without adjusting your coverage or if you add/upgrade benefits without paying additional premium, it is possible that the accumulated fund value is not enough to pay for your policy charges in the later years and will result in termination of your policy.

Please tick where applicable.

Single Premium Top-Up (SPTU)
 (Before you pay into any Single Premium Top Up, you should always consider paying your required premium up to date under your existing policy. Please contact your agents or our customer service team for more information.)

Type of Funds	Percentage	Top-Up Amount (RM)
TokioMarine-Enterprise Fund	100	200.00
TokioMarine-Bond Fund	0	0.00
TokioMarine-Managed Fund	0.00	0.00
TokioMarine-Orient Fund	0.00	0.00
TokioMarine-Dana Ikhtiar	0.00	0.00
TokioMarine-Luxury Fund	0.00	0.00
Others:	0.00	0.00
TOTAL	100 %	200.00

Checklist
Single Premium Top-Up
 Investment allocation to follow existing Fund Allocation if it is not stated in the form

Checklist
Regular Top-Up
 RTU will follow existing mode of payment for the policy.
 For Deletion of RTU, please submit Trustee's consent.

Regular Top-Up (RTU)

Type of Requests	Top-Up Amount (RM)	
Inclusion of RTU	per year	
Deletion of RTU		
Increase RTU	From _____	To _____
Reduce RTU	From _____	To _____

For Single Premium Top-Up (SPTU) and Regular Top-Up (RTU):
 Please indicate the source of wealth:
 Employment
 Investment Income
 Others, please specify _____
 Please indicate the source of fund:
 Savings
 Withdrawal from Policy
 Proceeds from Policy Surrender
 Proceeds from Policy Maturity
 Others, please specify _____



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TOKIO MARINE
INSURANCE GROUP

Policy No. XXXXXXXXXX

Premium Redirection

Type of Funds	Percentage (%)
TokioMarine-Enterprise Fund	
TokioMarine-Bond Fund	
TokioMarine-Managed Fund	
TokioMarine-Orient Fund	
TokioMarine-Dana Ikhtiar	
TokioMarine-Luxury Fund	
Others:	
Total	100 %

Checklist

Premium Redirection

Multiple of 5%

Total 100%

Fund Switching*

From Fund	To Fund	Percentage (%)	Unit

*Note: Switching fee may be applicable depending on the product. Please refer to your policy contract for more details.

PART 5: FULLY PAID UP (FOR TRADITIONAL POLICY ONLY)

I authorize and request Tokio Marine Life Insurance Malaysia Bhd. to effect the option below:

Fully Paid Up

I, as the Policy Owner, apply to convert the Policy to a fully paid up policy at the end of the 10th Policy Year.

The conversion will only take effect upon the following conditions having been satisfied:

1. There is no indebtedness outstanding such as Automatic Premium Loan and Policy Loan at the end of the 10th Policy Year.
2. The Policy must be in force at time of conversion.
3. This Fully Paid Up Option Form must be received by Tokio Marine Life Insurance Malaysia Bhd. no later than 30 days from the end of the 10th Policy Year.

On conversion, this Fully Paid Up Option Form will form part of the Policy and all future premiums for the Policy will no longer be payable. The Policy Sum Assured will remain unchanged after conversion to Fully Paid Up policy, and all riders (if any) attached to the Policy will continue to be in force provided premiums are paid within the grace period.

Reinstatement of the Policy back to payment mode is not allowed after the Policy has been converted to Fully Paid Up status.

PART 6: AUTHORISATION

I/We, the Policy Owner of the Policy, hereby authorize and request that the Policy be changed in accordance with the above particulars. I/We further agree that any alteration or variation shall not take effect until the request is approved by the Company.

Signed at _____ (place) on 2024-08-04 (date)

Customer Portal eForm

Signature of Policy Owner Name : XXXXXXXXXX NRIC No.: XXXXXXXXXX	*Signature of Witness Name : _____ NRIC No.: _____ Tel. No. : _____
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Policy No. [REDACTED]

PART 6: AUTHORISATION (CONTINUE)

I/We hereby consent for the Policy to be changed in accordance with the above particulars.

Signed at _____ (place) on _____ (date)

Signature of Trustee/Parent/Guardian (where applicable)

Name :
NRIC No.:
Tel No. :

*Signature of Witness

Name :
NRIC No.:
Tel. No. :

Signature of Trustee/Parent/Guardian (where applicable)

Name :
NRIC No.:
Tel No. :

*Signature of Witness

Name :
NRIC No.:
Tel. No. :

***STATEMENT OF WITNESS :**

- I hereby witness and certify that the signature(s) in this form was/were made before me and that to the best of my knowledge it is/are the signature(s) of the Policy Owner/Trustee/Parent/Guardian under the Policy.
- The Witness must be at least 18 years of age and of sound mind.

Note: A copy of NRIC/Passport/Birth Certificate of the Policy Owner/Trustee/Parent/Guardian is submitted for verification by the Company.

PART 7: DATA PRIVACY

I/We understand and agree that the information I/we supply will be collected, used and processed by the Company, its agents and its authorised parties (within or outside of Malaysia) for the purposes of processing this application and to facilitate the Company's function as an insurance company. I/We understand that I/We have a right to obtain access to and to request correction of my/our personal information held by the Company by contacting the Company's Customer Service Representatives.

Signed at _____ (place) on 2024-08-04 (date)

Customer Portal eForm

Signature of Policy Owner

Name:
NRIC No.:

