

MetaFin Payment Terms and Conditions

1. Upon provision of credit card, debit card, or bank account particulars, the Customer hereby grants express authorisation to MetaFin Sdn. Bhd. ("MetaFin") and/or its duly appointed collection agents (which shall include, inter alia, iPay88, Razer Merchant Services, Curlec, and any other such entities as may be appointed from time to time) to deduct all sums due in respect of Membership Fees, charges, premiums, or any other financial obligations pertaining to products and services by the respective service providers facilitated via the MetaFin platform. Such products and services shall include, without limitation to MediSavers Healthcare Programs, SME Solutions Programs, or any other products or services introduced under the MetaFin platform.
2. The Customer acknowledges that financial obligations, which may include Insurance Premiums, may vary due to factors such as changes in age bands, insurer underwriting criteria, regulatory adjustments, or service enhancements. MetaFin shall provide no less than thirty (30) days' written notice prior to implementing any such adjustments. The Customer authorises MetaFin to debit any revised sums from the designated payment method(s).
3. In the event of any failed or declined payment attempt, whether via credit card, debit card, or bank account, due to reasons including insufficient funds, expired credentials, or transaction rejection, the relevant service provider reserves the right to suspend or terminate the associated membership, policy, or service with immediate effect.
 - a. Neither MetaFin, Pathlab Health Management (M) Sdn. Bhd. ("PHM") and/or its duly appointed collection agents, nor the relevant Insurance Underwriter(s) shall be liable for claims, losses, or detriment suffered post-termination, except where prohibited by applicable law.
 - b. The Customer agrees to indemnify and hold harmless MetaFin, PHM, and the Insurance Underwriter(s) from liabilities or disputes arising subsequent to such termination. This indemnity shall be limited to losses directly arising from the Customer's breach of payment obligations..
4. Should the Customer wish to discontinue any membership or recurring service administered via the MetaFin platform, written notice must be provided at least sixty (60) days prior to the expiration of the current term. Upon receipt of such notice:
 - a. Any security deposit maintained with MetaFin shall be applied against any outstanding sum due;
 - b. Services will continue until the expiry date, unless terminated earlier due to non-payment or breach of these terms.
5. In circumstances where two (2) successive billing attempts result in non-payment, MetaFin or the relevant service provider reserves the absolute right to cancel the membership, policy, or service with immediate effect.
6. MetaFin retains discretion to impose administrative surcharges where particular payment methods occasion additional processing burdens. This surcharge will be notified in advance and reflected in the billing cycle.

7. Monthly Standing Instruction (MSI) Customers are encouraged to use **credit cards** or **FPX-linked savings accounts** to ensure service continuity. Recurring debit card transaction failures, including insufficient funds or delayed processing, have been identified as compromising the continuity of services and placing administrative strain upon the platform. To that end, Customers are urged to utilise credit cards or FPX-linked savings accounts for payment.

- i. Memberships and recurring services shall, unless otherwise discontinued in accordance with Clause 4, be renewed automatically upon the anniversary of the initial membership term.
- ii. Fees upon renewal shall be subject to variation for reasons including, without limitation, changes in age bands, insurer underwriting revisions, or service enhancements. Notice of such variations shall be issued not less than thirty (30) days prior to the effective date thereof.
- iii. The Member may elect to terminate membership by issuing written notice no less than sixty (60) days prior to expiry of the current membership term. Any security deposit held shall be applied against final instalments or outstanding balances.
- iv. Should payment under the MSI fail for two (2) consecutive months, MetaFin or the applicable service provider reserves the right to cancel the service with immediate effect.
- v. MetaFin may, at its sole discretion, vary, delete, or introduce new provisions within these MSI terms. Any such amendments shall be communicated to the Customer with a minimum of thirty (30) days' prior notice.

8. Payment Method Policy

- i. The Customer is encouraged to utilise **credit cards** or **FPX-linked savings accounts** for the settlement of all fees and charges due under these Terms. The purpose is to safeguard uninterrupted service provision, enhance transactional security and operational efficiency; and mitigate administrative disruptions from failed or delayed debit card transactions.
- ii. The respective service provider responsible for delivering the service retains the discretion to modify accepted payment methods or apply surcharges in accordance with these Terms. Any changes shall be communicated to the Customer with a minimum of thirty (30) days' prior notice.

9. Payment information provided by Customers shall be managed in strict accordance with the Personal Data Protection Act 2010 (PDPA) and prevailing industry security standards. MetaFin does not retain payment credentials directly but relies upon duly authorised payment processors.

10. Refunds, where applicable, shall be administered pursuant to the terms of the respective product or service agreement. MetaFin reserves the right to offset any outstanding liabilities prior to the disbursement of refunds. Refund terms shall remain subject to applicable law and the relevant product or service agreement.

11. If any payment made via credit/debit card is disputed, reversed, or charged back, MetaFin reserves the right to suspend or terminate the associated membership, policy, or service until the issue is resolved to MetaFin's satisfaction. The Customer remains liable for any outstanding

amounts and any reasonable administrative costs incurred in managing such reversals, including but not limited to bank fees and administrative charges.

12. In the event of a dispute, both parties agree to attempt to resolve the matter amicably via mediation before resorting to litigation.
13. All notices and communications under these Terms may be sent electronically and shall be deemed received on the day of transmission.
14. All payments shall be made in Malaysian Ringgit (MYR) unless otherwise agreed in writing. Any fees, including but not limited to foreign exchange charges, bank transfer fees, or other transaction-related costs incurred in the remittance of payments, shall be borne solely by the Customer.
15. MetaFin, or the applicable service provider shall have the right to set-off any sums due from the Customer against any monies payable to the Customer under any agreement or arrangement.
16. MetaFin shall not be liable for failure or delay in performing obligations under these Terms where such failure arises from circumstances beyond its reasonable control, including but not limited to acts of God, natural disasters, war, strikes, government restrictions, pandemics, or failures of payment systems or communication networks. Payment obligations are suspended, not extinguished, during such events.
17. MetaFin may assign or transfer its rights and obligations under these Terms to an affiliate or third-party service provider with prior notice to the Customer.
18. No failure or delay by MetaFin in exercising any right, power, or remedy provided under these Terms shall operate as a waiver thereof, nor shall any single or partial exercise of such right preclude any further exercise of it or the exercise of any other right.
19. If any provision of these Terms is found to be invalid, illegal, or unenforceable by a court of competent jurisdiction, the remaining provisions shall continue in full force and effect.
20. These Terms shall be governed by the laws of Malaysia. Disputes arising hereunder shall fall within the non-exclusive jurisdiction of the Malaysian courts, without prejudice to MetaFin's right to enforce rights in other jurisdictions. Any conflict of laws principles that would result in the application of laws other than those of Malaysia shall be excluded.
21. MetaFin retains the prerogative to amend, vary, or supplement these Payment Terms and Conditions from time to time. Customers shall be notified of such amendments no less than thirty (30) days prior to their effective date.