

# Tune Protect Malaysia

Tune Insurance Malaysia Berhad

Company No.: 197601004719(30686-K)

Head Office

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SST Registration No.: W10-1808-31039805



STAMP DUTY PAID

## Welcome to Tune Protect PA Easy

Thank you for insuring with **Tune Protect PA Easy**. **You** can feel confident **You**'ve made the right choice. **Tune Protect PA Easy** is provided by Tune Insurance Malaysia Berhad, one of Malaysia's leading insurance providers, so **You** can relax knowing **You**'re with a **Company You** can rely on.

- ✓ **Your Schedule**
- ✓ Any **endorsements**, which change **Your** insurance cover as shown on **Your Schedule**
- ✓ The **Certificate of Tune Protect PA Easy**.

Please read all these documents carefully and keep them safe.

If **You** need to make a claim, or contact **Us** to tell **Us** about any changes, then **You** will need to refer to these documents. The Documents will be available for **You** to see and print at [www.tuneprotect.com](http://www.tuneprotect.com)

# Tune Protect PA Easy Policy

**Whereas** the **Insured Person** described in the Schedule hereto following the profession or occupation stated in the Schedule being desirous of insuring in the manner hereinafter mentioned with TUNE Insurance Malaysia Berhad (hereinafter called the "Company") has made a proposal and signed a declaration dated as stated in the Schedule which proposal and declaration it is agreed shall be the basis of the contract for the Insurance hereby intended to be made and incorporated herein and has paid or has agreed to pay to the Company the Premium stated in the aforesaid Schedule as a consideration for the Insurance for the period stated therein.

**NOW THIS POLICY OF INSURANCE WITNESSETH** that if during the **Period of Insurance**, the **Insured Person** shall sustain any bodily injury caused by **ACCIDENTAL, VIOLENT, EXTERNAL AND VISIBLE MEANS WHICH SHALL SOLELY AND INDEPENDENTLY OF ANY OTHER CAUSE** result in the **Insured Person's** death or disablement as hereinafter defined or necessitate medical and/or hospital and surgical treatment as defined in this Policy (which terms provisos, exclusions and conditions shall so far as the nature of them respectively will permit be deemed conditions precedent to the right to recover under this Policy) pay to the **Insured Person** or in the event of death to the **Insured Person's** legal **Personal** representative the sum or sums of money specified in the Schedule and in accordance to the Tables of Benefits.

## Our Agreement

### STATEMENT Pursuant to Schedule 9 of the Financial Services Act 2013

A 'consumer insurance contract' is a contract of insurance entered into varied or renewed by and individual wholly for purpose unrelated to **Your** trade, business or profession.

#### Consumer Insurance Contract (Insurance wholly for purposes unrelated to **Your** trade, business or profession)

This Policy is issued in consideration of the payment of premium as specified in the Policy Schedule and pursuant to the answers given in **Your** Proposal Form (or questionnaires answered when **You** applied for this insurance) and any other disclosures made by **You** between the time of submission of **Your** Proposal Form (or answers and any other disclosures given by **You** shall form part of this contract of insurance between **You** and **Us**. However, in the event of any pre-contractual misrepresentation made in relation to **Your** answers or in any disclosures given by **You**, the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

If **You** are required by **Us**, before this Policy is renewed or varied, to answer questions or if **You** are required to confirm or amend any matter previously disclosed by **You** to **Us** in relation to this Policy, it is **Your** duty not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

**You** must inform **Us** of any change to the information given to **Us** in **Your** answers or in respect of any matter previously disclosed to **Us** in relation to this Policy if such changes had taken place after **You** have submitted the application for renewal or variation but before this Policy is renewed or varied.

This Policy reflects the terms and conditions of the contract of insurance as agreed between **You** and **Us**.

## Definitions

For the purpose of this Policy, the following definitions apply:

1. "**You /Your/ Insured Person**" shall mean person named as **Insured Person** in the **Policy Schedule**.
2. "**We/Us/Our/The Company**" shall mean TUNE INSURANCE MALAYSIA BERHAD.
3. "**Accident/Accidental**" shall mean a sudden, unforeseen and fortuitous external event occurred during the period of insurance.
4. "**Accidental Death**" shall mean any death that is due to an Accident and not from any natural causes.
5. "**Bodily Injury**" shall mean injury suffered by the **Insured Person** anywhere in the world caused solely and directly by accidental means and shall exclude bodily injury caused by sickness, disease or medical disorder.
6. "**Permanent Disablement**" shall mean an Injury which:
  - (a) falls into any of the injuries listed under the **Table of Benefits** Payable in Percentage; and
  - (b) where applicable, has lasted for a continuous period of 365 days from the date of the accident with no hope of improvement at the end of that period.

7. **"Loss"** as used above shall mean total loss of use or entire physical loss occasioned by physical separation.  
**"Loss of limb"** shall mean loss of a hand or foot at or above wrist or ankle or of an arm or leg at or above elbow or knee.  
**"Loss of eye"** shall include total and irrecoverable loss of sight in an eye.  
**"Loss of hearing"** shall mean total and irrecoverable loss of the ability of hearing.  
**"Loss of speech"** shall mean total and irrecoverable loss of the ability to utter intelligible sound.
8. **"Period of Insurance"** shall mean the duration from the insurance coverage commencement date until its expiry date specified in the **Policy Schedule** or any subsequent period to which You shall have paid and **We** shall have accepted the full premium before the commencement date.
9. **"Medical Expenses"** shall mean expenses paid by the Insured Person to a Medical Practitioner, medical clinic, nurse, Hospital and/or ambulance services for medical, medical report, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies, ambulance hire, cost of Dental Treatment and physiotherapy treatment due to accident. All treatment including specialist treatment must be prescribed or referred by a Medical Practitioner, Surgeon or Physician in order for expenses to be reimbursed.
10. **"Medical Practitioner"** shall mean a qualified Medical Practitioner licensed by the medical authorities of the country in which treatment is provided and who is practicing within the scope of his/her licensing and training.
11. **"Policy Schedule"** shall mean the schedule attached to the policy contract containing Your details, sum insured and **Period of Insurance**. The **Policy Schedule** forms part of the Policy.
12. **"Principal Sum Insured"** shall mean the sum insured of the **Accidental Death** and **Permanent Disablement** Benefit stated in your Policy Schedule.
13. **"COVID-19"** shall mean an infectious disease caused by severe acute respiratory syndrome corona virus 2 (SARS-Cov-2), exclude any mutation or variation of SARS-CoV-2.

## Geographical limits

The Insurance shall apply 24 hours a day anywhere in the world

## Table of Benefits – For Permanent Disablement

Scale of Permanent Disablement Benefits		% of Principal Sum Insured payable
Loss of two limbs		100%
Loss of both hands, or of all fingers and both thumbs		100%
Total loss of sight of both eyes		100%
Any other injury causing permanent total disablement		100%
Loss of arm	- at shoulder	100%
	- between shoulder and elbow	100%
	- at elbow	100%
Loss of hand	- between elbow and wrist	100%
	- at wrist	100%
Loss of leg	- at hip	100%
	- between knee and hip	100%
Loss of eye	- below knee	100%
	- all sight	100%
	- sight, except perception of light	50%
	- lens of	50%
Loss of four fingers and thumb of one hand		50%
Loss of four fingers		40%
Loss of thumb	- both phalanges	25%
	- one phalanx	10%
Loss of index finger	- three phalanges	10%
	- two phalanges	8%
	- one phalanx	4%
Loss of middle finger	- three phalanges	6%
	- two phalanges	4%
	- one phalanx	2%
Loss of ring finger	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	2%
Loss of little finger	- three phalanges	4%
	- two phalanges	3%
	- one phalanx	2%
Loss of metacarpals	- first or second	3%
	- third, fourth or fifth	2%
Loss of toes	- all	15%
	- great, both phalanges	5%
Loss of hearing	- great, one phalanx	2%
	- other than great if more than one toe lost each	1%
	- both ears	75%
	- one ear	15%
Loss of speech		50%
Shortening of arm	- more than 1" up to 2"	2.5%
	- more than 2" up to 4"	5%
	- more than 4"	12.5%
Shortening of leg	- more than 1" up to 2"	5%
	- more than 2" up to 4"	10%
	- more than 4"	25%

**Note:**

1. Where a disablement is not specified in the above Benefits, **We** shall have the absolute discretion to determine the percentage of compensation payable.
2. The aggregate of all percentages payable in respect of any one accident shall not exceed 100%. In the event of a total of 100% having been paid during the period of this Policy all insurance shall immediately cease to be in force.
3. All other losses lesser than 100% if having been paid shall reduce the coverage by that amount from the date of accident until the expiry of this Policy

## Coverage

### BENEFITS:

#### 1. ACCIDENTAL DEATH

**We** will pay the **Insured Person's** legal personal representative the amount of RM50,000 if **Insured Person** suffers **Bodily Injury** due to an **Accident** resulting in death within twelve (12) calendar months of the **Accident**.

#### 2. PERMANENT DISABLEMENT

If the **Insured Person** suffers **Bodily Injury** and shall within twelve (12) calendar months of the accident result in **Permanent Disablement** as provided in the Table of Benefits, **We** will pay according to the Scale of Benefits as stated in the Table of Benefits up to a maximum of RM50,000.

#### 3. MEDICAL EXPENSES

**We** will pay the necessary and reasonable medical expenses incurred for medical or surgical treatment attended by a qualified and registered Medical Practitioner subject to the presentation of original bills/receipts up to RM2,000 per accident. Medical expenses shall also include the following expenses incurred by the **Insured Person**.

##### a. Traditional Medical Treatment

**We** will reimburse the actual costs of traditional treatment and/or treatment by a *Sinseh* or *Bomoh*, including medicine subject to the sub-limits specified in the Schedule of benefits incurred by the **Insured Person** as a result of an accident. This medical expense incurred must be supported by original bills/receipts for a maximum compensation of RM50 per visit subject to a maximum of RM500 per accident.

#### 4. HOSPITAL INCOME ALLOWANCE

**We** will pay the **Insured Person** a daily cash benefit of RM50 for each full day hospitalization for the period of hospitalization in any registered hospital in Malaysia, up to a maximum of one hundred and twenty (120) days. In the event the **Insured Person** requires hospitalization as a result of an accident. This benefit is triggered only if the **Insured Person** is hospitalized for more than twelve (12) hours due to an accident. Daily Compensation under Cash Allowance is payable only if the **Insured Person** is hospitalized within twenty one (21) days of the date of accident. Successive periods of hospital confinement due to the same cause shall be considered as one **Accident**.

#### 5. COSMETIC SURGERY

**We** will reimburse the **Insured Person** up to a maximum of RM1,000 per policy period in respect of the actual medical expenses incurred by the **Insured Person** for Corrective Cosmetic Surgery performed on the **Insured Person's** neck, head or chest (naval up) following injuries sustained as a result of an accident, provided such Corrective Cosmetic Surgery is recommended and/or performed by a licensed Cosmetic Surgeon.

#### 6. BEREAVEMENT ALLOWANCE

**We** will pay the **Insured Person's** legal personal representative an amount of RM2,000 as Bereavement Allowance in the event of the **Insured Person's** Accidental Death.

## Provision

1. Compensation in respect of the benefits mentioned herein shall be payable only when the claim has been proven to the satisfaction of the Company.
2. Compensation under the Medical Expenses shall be payable only if such medical or surgical treatment is provided to the **Insured Person** by a qualified Medical Practitioner or a *Sinseh* or *Bomoh* within two (2) years after the date of accident, subject to the first expense being incurred within twenty six (26) weeks after the date of accident.

## Extensions of coverage

### a. Snake Bites, Animal Bites and Insects Bites

This policy is extended to cover the **Insured Person** as within mentioned directly resulting from snake bites, Animal Bites and Insects Bites. Insect bites exclude mosquito bites.

### b. Food And Drinks Poisoning

It is hereby declared and agreed that this Policy is extended to cover Accidental Death and Permanent Disablement as a result of accidental food and drinks poisoning excluding any claim incurred arising out of or in connection with any of the **Insured Person** willful or intentional act or act of suicide.

## Conditions applying to the whole of this Policy

1. **Condition Precedent To Liability** - The due observance and fulfillment of the terms and conditions of this Policy in so far as they relate to anything to be done or not to be done by the **Insured Person** shall be conditions precedent to **Our** liability to make any payment under this Policy.
2. **Notice** - Every notice or communication to **Us** shall be in writing and delivered to **Us**. No alterations in the terms of this Policy, nor any endorsement thereon, will be held valid unless the same is signed or initialed by **Our** authorized representative
3. **Misstatement** - **We** shall not be liable for any misstatement in or omission of material fact from the proposal form.
4. **Change in Risk** - The **Insured Person** shall give immediate notice to **Us** of any change of address, occupation pursuits or any injury, disease, physical defect or infirmity by which the **Insured Person** has become affected or has knowledge of.
5. **Alterations** - The **Company** reserves the right to amend the terms and conditions of this Policy and such alteration to this Policy shall only be valid if authorized by the **Company** and endorsed hereon.
6. **Age limit** - No Person below the age of 18 years old or above the age of 70 years old shall be covered under this Policy.
7. **Payment of Benefit** -
  - a. If **You** are not the **Insured Person**, all Benefits (including the **Sum Insured** for **Accidental Death**) payable under this Policy shall be paid to **You** and **Your** receipt shall effectively discharge **Us** from all liabilities under this Policy.
  - b. If **You** are also the **Insured Person** and in the event of **Your Accidental Death**, where **You** have currently valid nominee(s) with or without trustee(s) under this Policy, the **Accidental Death** Benefit will be paid in accordance with the provisions of the Financial Services Act 2013.
8. **Cancellation** - **We** may at any time cancel this Policy by giving **You** fourteen (14) days' notice by Registered Letter to **Your** address last known to **Us**. Upon cancellation of the Policy, **We** will refund to **You** a proportionate part of the premium corresponding to the unexpired **Period of Insurance**.  
**You** may cancel this Policy at any time by giving **Us** notice in writing. **We** will, subject to **Our** retention of a minimum premium of RM10, make a refund of premium paid for the unexpired **Period of Insurance** calculated at **Our** short period rates as follows:

Short Period rates	Percentage
Not exceeding 3 calendar months	50%
Exceeding 3 months but up to 6 months	75%
Exceeding 6 months	100%

9. **Claims**
  - a. Notice of injury on which the claim may be based and which is covered by this Policy, must be given in writing to **Us** within fourteen (14) days after the occurrence of the accident. **We** shall furnish **You** with a claim form for the filing of proof of claim upon receipt of such notice.
  - b. In Case Of Death, reasonable notice shall be given to the **Company** before burial or cremation and the **Company** may require to be represented at a post-mortem or examination of the body of the **Insured Person**. The **Company** shall have the right and opportunity to conduct an autopsy at their own expense where it is not forbidden by law. Immediate notice of time and place shall be given to the **Company** of any inquest appointed.
  - c. All certificates, information and evidence required by **Us** shall be furnished at the expense of the claimant in the form prescribed by **Us**.
  - d. Affirmative proof of loss must be furnished to the **Company** within one hundred and eighty (180) days after the date of loss. All applicable benefits provided in this Policy will be paid after receipt of completed documents.

- 10. Limitations Controlled by Statute** - If any time limitation under this Policy, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of the state in which the **Insured** resides at the time this Policy is issued, then the limitation period under this Policy shall be deemed to be extended to agree with the minimum period permitted by such law.
- 11. Compliance with Policy Provisions** - Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.
- 12. Arbitration** - All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing so to do by either of the parties or in case the Arbitrators do not agree, an Umpire is appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Company. The costs of and connected with the arbitration shall be at the discretion of the Arbitrators or Umpire.
- 13. Claims Period** - In no case whatsoever shall the Company be liable for death or Loss or Disablement after the expiration of twelve (12) months from the happening of the accident unless is the subject of pending action or arbitration.
- 14. Currency and Exchange Rates** - All premiums shall be paid in Malaysian Ringgit. In the event that the **Insured Person** being admitted into a hospital and/or receive medical treatment outside Malaysia and render bills in a currency other than Malaysian Ringgit, the Company shall indemnify the **Insured Person** or his legal personal representative in Malaysian Ringgit based on the quoted exchange rate (open market rate if a free market, official rate if not a free market) at the date the **Insured** is discharged from hospital.
- 15. Applicable Law** - This Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined in accordance with the laws of Malaysia and the Malaysian Courts shall have exclusive jurisdiction hereto.

No action at law or in equity shall be brought to recover on this Policy prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy.

- 16. CASH BEFORE COVER** It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by **Us** before the insurance cover is effective.
- 17. Service Tax Clause**  
Please be informed that 6% Service Tax will be charged for all taxable general insurance policies.
- 18. Sanction Limitation And Exclusion Clause (SANC)**  
No Company shall be deemed to provide cover and no Company shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, United Kingdom or United States of America.

**19. ANTI-BRIBERY AND CORRUPTION**

You shall comply, and/or shall procure or ensure that Your directors, employees, subcontractors, agents or other third parties comply, with all applicable anti-corruption laws and regulations and any relevant anti-corruption policies and documents provided by Us and have in place adequate controls and procedures to prevent corruption.

In the event of a breach by You, We shall be fully entitled to terminate the Policy without any liability howsoever with written notice with immediate effect. You shall hold the Company harmless from any cost, expenses, claim, liability, fine or penalty, as a result of any breach of this Clause by You, Your directors, employees, subcontractors and/or agents.



## 20. CYBER LOSS ABSOLUTE EXCLUSION CLAUSE – IUA 09-081

1. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
  - 2.1. the use or operation of any Computer System or Computer Network;
  - 2.2. the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
  - 2.3. access to, processing, transmission, storage or use of any Data;
  - 2.4. inability to access, process, transmit, store or use any Data;
  - 2.5. any threat of or any hoax relating to 2.1 to 2.4 above;
  - 2.6. any error or omission or accident in respect of any Computer System, Computer Network or Data.
3. Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
5. Data means information used, accessed, processed, transmitted or stored by a Computer System.
6. When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insure

## Exclusions applying to the whole of this Policy

**This Policy does not cover loss, bodily injury, death or disablement directly or indirectly wholly or partly arising out of or consequent upon or contributed by:**

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, conspiracy, mutiny or usurped power, military or popular uprising, martial law or state of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine, or customs regulations or nationalization by or under the order of any government or public or local authority, or any weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war. This exclusion shall not be affected by any endorsement, which does not specifically refer to it, in whole or in part. The **Insured** shall, if so required, and as a condition precedent to any liability of the Company, prove that the loss did not in any way arise under or through any of the above expected circumstances or causes.
2. Intentional self-inflicted injury, insanity, suicide or attempted suicide (whether sane or insane), deliberate exposure to needless danger.
3. Bacterial infections (except pyogenic infections which may occur through an accidental cut or wound), viral infections, parasites, or any other kind of disease.
4. Childbirth, miscarriage (unless accidental), abortion, pregnancy or any complications thereof. However the medical expenses incurred as a result of abortion caused by a motor vehicle accident is covered, subject to the provision of Medical Expenses section.
5. Sexually Transmitted Diseases, Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) however it was acquired or may be named.
6. A motor vehicle accident if the **Insured** does not hold a current valid driver's license to drive the vehicle or is not qualified to hold or obtain a valid driver's license under the Road Transport Act 1987 or any regulations made there under or any other regulations of the Malaysian Road Transport Department.
7. Participation in any form of racing (other than on foot), pace-making, speed or reliability trials.
8. Mountaineering involving the use of ropes or mechanical guides.
9. Underwater activities exceeding fifty (50) meters in depth.
10. Provoked murder and assault.
11. Participation in any sports, martial arts, military and aerial activities or off-shore oil-rigging on a professional basis.
12. Flying as a crew or in non-scheduled flights or non-passenger aircraft.
13. Use of woodworking machinery driven by mechanical power.
14. While committing or attempting to commit any unlawful act.

15. Ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel or any self-sustaining process of nuclear fission.
16. Any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, or any **Person** or group(s) of **Persons**, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
17. Motorcycling.
18. any loss, damage, liability, expense, fines, penalties directly or indirectly caused by, in connection with, involving or arising out of any of the following – including any fear thereof, whether actual or perceived – :
  - Infectious diseases, virus, bacterium or other microorganism (whether asymptomatic or not); or
  - Coronavirus (COVID-19) including any mutation or variation thereof; or
  - A pandemic or epidemic, declared by the World Health Organization or any governmental authority.If the Insurer alleges that, by reason of this exclusion, any amount is not covered by this agreement, the burden of proving the contrary shall rest on the Insured.

**NOTICE**

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.

This policy and its conditions should be examined and if incorrect, return at once for alteration.

**IMPORTANT NOTICE**

Every effort will be made by our company to fulfill our obligation under the Policy. If you are unhappy or dissatisfied with our service or have any complaints, you may call or write to us at:-

**Tune Insurance Malaysia Berhad**

Complaints Unit

Level 9, Wisma Tune,

No. 19, Lorong Dungun,

Damansara Heights,

50490 Kuala Lumpur.

Tel: 1800 88 5753

Fax: 603-2094 1366

Website: [www.tuneprotect.com](http://www.tuneprotect.com)

Email: [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com)

If you are not satisfied with the response of our decision of our Company, you may submit your complaint either to The Ombudsman for Financial Services (OFS) or to Bank Negara Malaysia (BNM).

The following are the contact details for OFS and BNM:

**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

Email: [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)

Website: [www.ofs.org.my](http://www.ofs.org.my)

**Laman Informasi Nasihat dan Khidmat (LINK)**

**Pengarah**

Jabatan LINK & Pejabat Wilayah

Bank Negara Malaysia

P.O.Box 10922

50929 Kuala Lumpur

Tel: 1-300-88-5465

Fax: 03-21741515

Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)