

## **Payment Terms and Conditions**

1. I hereby authorize Pathlab Health Management (M) Sdn. Bhd. (PHM) or its authorised collection agents (iPay88 / Razer Merchant Services / Curlec) to charge to my indicated credit card or debit card(s) for payment of fees and/or renewals related to access and use of services or products provided by MetaFin's providers facilitated by the MetaFin platform.
2. I understand and duly acknowledge that the fees applicable upon renewal of services or products may be subject to adjustments. These adjustments may be due to changes in the age category pricing or revisions in the Fee schedule. Where applicable, variations or revision in the Insurance Premium, as determined by the insurance underwriter(s), may result in the variance in fees.
3. I hereby authorise MetaFin to process charges on the specified credit / debit card(s), with the amount corresponding to the revised rates as applicable.
4. In the event, that credit card/debit card(s) payment is declined for whatsoever reasons, I understand that all benefits related to and access to the services or products provided by MetaFin's providers will automatically be cancelled. In such scenario, the Underwriter(s), PHM and/or MetaFin shall not bear any liability for claims incurred thereafter. I agree to indemnify and hold these parties indemnified against any liabilities and/or claims which may arise following such cancellation.
5. MetaFin reserves the right, at its own discretion, to modify, delete or add to any of these terms and conditions from time to time. Any such changes will be communicated in a timely and appropriate manner to all affected participants.

## **Monthly Standing Instruction (MSI)**

1. I acknowledge that products or services is automatically renewable on anniversary of each billing cycle. This renewal pertains to my continued access to and use of services or products provided by MetaFin's providers facilitated by the MetaFin platform.
2. I am aware that my renewal fee may vary based on the selected billing cycle (monthly or yearly) and other influencing factors including but not limited to age band adjustments, and/or fee structure revisions. Where applicable,

variations or revision in the Insurance Premium, as determined by the insurance underwriter(s), may result in the variance in fees.

3. I understand that this automatic renewal authorisation will remain in effect unless I submit a written request of cancellation to MetaFin. This request must be provided at least sixty (60) days before the end of my current billing cycle, or prior to the expiration of my current program and/or plan, whichever is later.
4. Upon MetaFin's receipt of a cancellation notice, I agree that any deposit held by MetaFin will be utilised to offset the final monthly installment due for any outstanding fees or any overdue monthly installment(s).
5. In the event of a failure to process the renewal fee for two (2) consecutive months during any billing cycle may result in the cancellation, suspension or termination of the program and/or plan.
6. I commit to promptly inform MetaFin in writing of any changes to my payment and/or card information, including but not limited to loss, theft, cancellation, or other alterations, at least 14 days before the next renewal date or billing cycle.
7. MetaFin reserves the right, at its discretion, to modify, delete or add to any of these terms and conditions at any time. Any such changes will be communicated in a timely and appropriate manner to all affected participants.