



**FREQUENTLY ASKED QUESTIONS:  
Don't Worry Credit Shield & Don't Worry Bereavement**

No	Question	Answer
1.	What is Don't Worry Credit Shield and Don't Worry Bereavement?	Don't Worry Credit Shield and Don't Worry Bereavement are yearly renewable group term life insurance plan. Don't Worry Credit Shield provides coverage for death and Total & Permanent Disability (TPD), while Don't Worry Bereavement provides coverage for Bereavement Benefits.
2.	Who is eligible to apply for protection?	Cardmembers aged 21 to 60 years old.  Note: The Supplementary Cardholder is not eligible for Don't Worry Credit Shield and Don't Worry Bereavement
3.	What is the expiry age for this plan?	The expiry age for this plan is 65 years old.
4.	What does this plan cover?	This plan covers: i. Don't Worry Credit Shield: • <b>Death; and</b> • <b>Total and Permanent Disability (TPD)</b>  ii. Don't Worry Bereavement: • <b>Bereavement Benefit</b>
5.	How do Don't Worry Credit Shield and Don't Worry Bereavement protect me?	Don't Worry Credit Shield and Don't Worry Bereavement will protect you as defined below, subject to terms and conditions of the Master Policy as follows:  i. Don't Worry Credit Shield: • Upon deaths or TPD, the Sum Assured will be payable in one lump sum. Sum Assured is defined as the total statement balance on all the Life Assured's Principal Credit Card(s) Being Insured, including any finance and late payment charges, less any indebtedness, as at the time of the Life Assured's death or becoming TPD subject to a maximum amount of RM100,000 per Life Assured.  ii. Don't Worry Bereavement: • Upon death, RM3,000 on each Principal Credit Being Insured will be paid in one lump sum. This benefit is payable on top of the maximum death sum assured limit.
6.	How much premium do I have to pay?	The premium is calculated at RM0.30 per RM100 of the outstanding balance of your Principal credit card per month for Don't Worry Credit Shield.  If you opt for Don't Worry Bereavement, an additional RM6 per month shall be debited from your monthly credit card statement.



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7.	How do I pay my monthly contribution?	The premium shall be debited from your monthly credit card statement.
8.	What are the fees and charges that I have to pay?	There is no fees and charges applied.
9.	When will my coverage start?	Your coverage will commence 30 days after the effective date of Commencement of Coverage under each Certificate of Insurance.
10.	Who is the underwriter of the coverage and what is the claim procedure?	<p>Don't Worry Credit Shield and Don't Worry Bereavement is underwritten by FWD Insurance Berhad.</p> <p>In the event of claim, if you need further information or inquiry on Don't Worry Credit Shield dan Don't Worry Bereavement, you may visit our website at <a href="http://www.bsn.com.my">www.bsn.com.my</a> or write to this address :</p> <p>Cards &amp; Merchant Business Department, Bank Simpanan Nasional, First Floor, Block A, 117 Jalan Ampang, 50450 Kuala Lumpur Tel : 1300-88-1900 Fax : 03-2688 0888 Email : <a href="mailto:cardservices@bsn.com.my">cardservices@bsn.com.my</a></p> <p>Or</p> <p>FWD Insurance Berhad Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia</p> <p>Direct Line: 03-2298 0088 Customer Service: 1300-22-6262 (Toll-free) Email: <a href="mailto:ask@fwd.com">ask@fwd.com</a></p> <p>You may also visit <a href="http://www.fwd.com.my">www.fwd.com.my</a></p>
11.	How can I do cancellation on this product?	You may inform the BSN officer in charge or FWD Insurance Berhad by fill in cancellation form or written letter to address (refer Clause 10).

The information provided in this FAQ is valid effective from January 2024.