

# **FREQUENTLY ASKED QUESTIONS**

## **on Personal Loan**

### **1. How does this affect my Insurance coverage on my Personal Loan?**

We would like to assure you that there is no change to your current insurance coverage. You will continue to enjoy the same benefits that you have enjoyed earlier, and the communication was to inform that premium rates are guaranteed throughout the tenor of the current loan / facility.

### **2. If I take additional Personal Loan or Top-up Loan, will the premium rate be guaranteed for insurance availed on these products?**

Effective 15th April, any new product availed will be subject to the premium rate and guarantee element, if any, will be communicated to you at the time of application.

### **3. Is there any change in the insurance coverage?**

We would like to assure you that there is no change to your insurance coverage. You will continue to enjoy the same benefits that you are enjoying now.

### **4. Will I receive Policy documents including terms & conditions?**

There is no impact to your insurance coverage, hence there is no need for any revised Terms & Conditions for you to continue enjoy the benefits.