

Smart Health Care

REFUND OF CONTRIBUTION SCHEDULE

Cancellation	<p>You may cancel this Certificate at any time by giving written notice to Us. Upon cancellation of the Certificate, We are discharged from any further liability under the Certificate.</p> <p>Provided that You have not made any claim in the current Certificate Year, You shall be entitled to a refund of the Contribution as follows:</p>	
	Period Not Exceeding	Contribution Mode
		Yearly
	15 days (Renewal only)	90%
	1 month	80%
	2 months	70%
	3 months	60%
	4 months	50%
	5 months	40%
	6 months	30%
	7 months	25%
	8 months	20%
	9 months	15%
	10 months	10%
	11 months	5%
Period exceeding 11 months	No refund	
<p>There is no Contribution refund for monthly cases.</p>		

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JADUAL PEMBAYARAN BALIK SUMBANGAN

Pembatalan	Anda boleh membatalkan Sijil ini pada bila-bila masa dengan memberikan notis bertulis kepada Kami. Apabila Sijil dibatalkan, Kami dilepaskan daripada apa-apa liabiliti selanjutnya di bawah Sijil ini.	
	Anda layak untuk mendapatkan bayaran balik Sumbangan seperti yang berikut, dengan syarat Anda tidak membuat sebarang tuntutan dalam Tahun Sijil semasa:	
	Tempoh Tidak Melebihi	Mod Sumbangan Tahunan
	15 hari (Pembaharuan sahaja)	90%
	1 bulan	80%
	2 bulan	70%
	3 bulan	60%
	4 bulan	50%
	5 bulan	40%
	6 bulan	30%
	7 bulan	25%
	8 bulan	20%
	9 bulan	15%
	10 bulan	10%
11 bulan	5%	
Tempoh melebihi 11 bulan	Tiada bayaran balik	
Tiada pengembalian Sumbangan bagi kes bulanan.		