

STAMP DUTY PAID

**AUTOMATIC TRAVEL PERSONAL ACCIDENT
MASTER POLICY NO. PTG-P0627730-MK
FOR
“OCBC World MasterCard” CARD MEMBERS**

The Company and the Policyholder agree that:

This Policy, the Schedule (including any Schedule issued in substitution) and endorsements, and amendments, if any, shall be read as one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears,

In consideration of the payment of premium by the Policyholder, if at any time during the Period of Insurance stated in the Schedule, an Insured Person while traveling on an Insured Trip shall sustain any loss covered under this Policy then The Company will subject to the terms, limitations, exclusions and conditions contained therein or endorsed thereon pay the Benefits as set out.

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 an individual wholly for purposes 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 when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The 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.

A 'non-consumer insurance contract' is a contract of insurance other than a consumer insurance contract.

Non - Consumer Insurance Contract (Insurance for purposes related 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 when You applied for this insurance) and any other disclosures made by You between the time of submission of Your Proposal Form (or when You applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by You shall form part of this contract of insurance between You and Us. In the event of any pre-contractual misrepresentation made in relation to Your answers or in any disclosures made by You, it may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance.

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

In this Policy where the context so admits words used in singular shall include plural and masculine shall include feminine. The following words and expressions shall have the following meanings.

1. “Company” means Great Eastern General Insurance (Malaysia) Berhad
2. “Policyholder” means OCBC Bank (Malaysia) Berhad
3. “Principal Insured Person” means an Insured Person who is an OCBC Bank Berhad credit card member and holds either a valid Principal or Supplementary OCBC World MasterCard (either Principal or Supplementary) issued by the Policyholder.
4. “Insured Person(s)” includes the Principal Insured Person and his Family Members traveling on an Insured Trip.
5. “Family Members” means the following :-
 - a) Principal Insured Person’s legally married spouse, and
 - b) Principal Insured Person’s legally dependent children under the age of 23 years and who are unemployed and unmarried.
6. “Insured Trip” means any overseas trip for which the Principal Insured Person is travelling on his own or together with his Family Members on a Scheduled Flight to intended destination(s) as shown in the Insured Person’s air ticket and for which the fares for the Insured Trip of every Insured Person are charged to the Principal Insured Person’s credit card issued by the Policyholder.
7. “Home” means the place an Insured Person usually lives in Malaysia.
8. “Scheduled Flight” means a flight in an aircraft of an airline listed in the Official Airline Guide or ABC World Airways Guide and for which the airline operator holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities of the country in which the aircraft is registered and, in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.
9. “Accident” means a sudden, unforeseen, unexpected and fortuitous event occurring
 - a) during an Insured Trip,
 - b) at the intended destination(s) as shown in the Insured Person’s air ticket,
 - c) within any airport premises designated for passenger use for boarding an aircraft for an Insured Trip or after alighting from an aircraft from an Insured Trip,
 - d) whilst the Insured Person is traveling as a fare-paying passenger in a Public Conveyance at the intended destination(s) as shown in the Insured Person’s air ticket or to an airport, including to and from his Home, in connection with an Insured Trip.

10. "Injury" means bodily injury suffered by an Insured Person caused solely and directly by Accident which, independently and exclusively of any other causes, results in Death or Disablement.
11. "Public Conveyance" means any Scheduled Flight, or any land or water conveyance which is duly licensed for the transportation of fare-paying passengers.

SECTION I – TRAVEL PERSONAL ACCIDENT BENEFITS

Payable to any one Insured Person per Accident subject to the amount of Benefits specified in the respective Benefit Amount Table attached.

DESCRIPTION OF BENEFITS	
1.	DEATH , if occurring within 100 days after the date of Accident
2.	PERMANENT DISABLEMENT specified below, if occurring within 100 days after the date of Accident: (a) Total and incurable paralysis or insanity or injuries resulting in being permanently bedridden (b) Loss of two limbs (c) Loss of sight of both eyes (d) Loss of one limb and sight of one eye (e) Loss of one limb (f) Loss of sight of one eye “Loss” as used in reference to limbs shall mean complete and permanent severance through or above the wrist or ankle joint and, as used in reference to eye, shall mean total and irrecoverable loss of the entire sight of such eye.

SPECIAL PROVISIONS TO SECTION I

1. **EXPOSURE:**
Benefits 1 and 2 shall be payable if as a result of an Accident, the Insured Person is unavoidably exposed to the natural elements and suffers death.

2. **DISAPPEARANCE:**
If the aircraft in which the Insured Person is traveling on an Insured Trip disappears, sinks, crashes or is wrecked and after 365 days the Insured Person’s body is not found and a Court of Law has pronounced the Insured Person legally dead, the Company will pay the Death Benefit accordingly. If, after the Company has made payment of the Benefit, the Insured Person shall be found to be alive, such payment shall be immediately refunded to the Company.

EXCLUSIONS APPLYING TO SECTION I

The Company will not cover the Insured Person against Death or Disablement directly or indirectly caused by or resulting from or traceable to:

1. HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations thereof.
2. any pre-existing physical or mental defect or infirmity, disease or illness of any kind, parasitic, bacterial or viral infection.
3. pregnancy, childbirth, miscarriage or any complications thereof notwithstanding that such event may have been accelerated or induced by Accident.
4. provoked murder or assault, intentional self-injury or attempted suicide whilst sane or insane, intoxication of alcohol, the effects of drugs unless taken as prescribed by a legally qualified and registered medical practitioner for an illness and not for the treatment of drug addiction.
5. the Insured Person traveling against the advice of a medical practitioner.
6. flying or aerial activities otherwise than as a fare-paying passenger in an aircraft provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers over established air routes.
7. the Insured Person committing or attempting to commit any criminal act.

GENERAL POLICY EXCLUSIONS

This Policy does not cover Death, Disablement, Loss, Damage or Expenses directly or indirectly caused by or occasioned by or contributed to by or resulting from or traceable to or in consequence of:

1. **War Risks**

war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportion of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.

In the event of any claim hereunder the Insured person shall when so required by the Company to prove that the claim arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

2. **Terrorism Mass Destruction**

Terrorism but only as the sole result of the utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined.

For the purpose of this exclusion:

- (a) Terrorism means an act or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).
- (b) Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
- (c) Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
- (d) Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

3. **Radioactive Contamination**

Nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion “combustion” shall include any self-sustaining process of nuclear fission.

4. **Acts of Authorities**

Confiscation commandeering requisition by any government, public municipal or local authority or on the order of such authorities.

CLAIMS CONDITIONS

1. **Claims Procedure**

On the happening of any occurrence likely to give rise to a claim under this Policy, written notice shall be given to the Company as soon as possible and, in any event, within thirty (30) days after the date of the occurrence.

The Company upon receiving the notice of claim will then provide the Claimant with such forms as it usually provides for filing proof of claim.

The Claimant shall at his own expense return the form duly completed with detail of the Accident or occurrence together with such documents or evidence

- (a) police report, medical report and/or death certificate;
- (b) counterfoils of air tickets and details of flight;
- (c) copies of credit card Record of Charge forms verifying that the relevant air tickets for the Insured Trip were charged to the Principal Insured Person’s OCBC Bank Berhad credit card;

or other further documents or evidence as may be reasonably required by the Company to assess the claim.

The Company at its own expense shall have the right and opportunity to subject the Insured Person to medical examination when and as often as it may reasonably require during the pendency of the claim.

In the event of accidental death of the Insured Person the Company shall be entitled at its own expense to conduct a post mortem examination where it is not prohibited by law.

Failure to notify the Company within the time limit prescribed above shall not invalidate the claim if it can be shown to the Company’s satisfaction that it was not reasonably possible to give such notice within the prescribed time limit for an otherwise legitimate claim.

2. **Payment of Benefits**

Benefits (including Death Benefit of an Insured Person other than the Principal Insured Person) payable under this Policy shall be paid to the Principal Insured Person (or in the event of his death his legal personal representative) whose receipt shall effectively discharge the Company under this Policy.

In the event of the death of the Principal Insured Person, where he has currently valid nominee(s) with or without trustee(s) under this Policy, his Death Benefit will be paid in accordance with the provisions of the Financial Services Act 2013.

In the case of a Principal Insured Person who is a Muslim, the Payment of his Death Benefit may be determined in accordance with the appropriate Islamic Laws and the applicable Syariah Laws.

GENERAL POLICY CONDITIONS

1. **Terms and Conditions**
The observance and fulfillment of the terms, provisions and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured Person shall be conditions precedent to the liability of the Company to make payment under this Policy.

2. **Notice and Alterations**
Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company. No alteration in this Policy shall be valid unless approved by the Company and evidenced by endorsement.

3. **Absolute Owner**
The Company shall unless otherwise expressly provided by endorsement on this Policy be entitled to treat the Principal Insured Person as the absolute owner of the Policy and shall not be bound to recognize any equitable or other claim to or interest in the Policy. The receipt of the Principal Insured Person (or in the event of his death his legal personal representative) alone shall be an effective discharge.

4. **Currency Exchange Rates**
All Benefits under this Policy are payable in Malaysian Ringgit. Claim bills rendered in terms of foreign currency shall be converted to Malaysian Ringgit based on the quoted exchange rate (open market rate if a free market, official rate if not a free market) on the date of issue of the bills.

5. **Fraudulent Claims**
If any claim under this Policy shall be, in any respect, fraudulent or if any fraudulent means or devices shall be used by the Insured Person or anyone acting on behalf of the Insured Person to obtain Benefits under this Policy, the Company shall be under no liability in respect of such claim.

6. **Cancellation of Policy**
The Policyholder may give written notice to the Company to cancel the Policy, such cancellation shall become effective on the date such notice is received or on the date specified in such notice whichever is the later. The Company may also cancel this Policy by giving notice by registered letter to the Policyholder at the address last known, stating when, not less than 120 days thereafter, such cancellation may be effective.

Upon cancellation, the Company shall return on a pro rata basis the unearned premium paid, if any, and the Policyholder shall pay on a pro rata basis the earned premium which has not been paid.

7. **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 after having been required in writing so to do by either of the parties or, in case the Arbitrators do not agree, to an Umpire 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.

8. **Time Limitation**

If the Company shall disclaim liability to the Insured Person (or in the event of his death his legal personal representative) for any claim, in no case shall the Company be liable for such claim after the expiration of twelve (12) calendar months from the date of such disclaimer unless the claim is the subject of pending arbitration.

9. **Governing Law and Jurisdiction**

This Policy is governed by and construed in accordance with Malaysian Law. The Company shall, in all competent judicial proceedings at the instance of the parties suing in respect of matters arising out of this insurance, acknowledge the jurisdiction of the courts in Malaysia only.

10. **Insurer's Right to Examine Records**

The Company reserves the right to examine all the books and records of the Policyholder relating to this insurance at any reasonable time within two years after the termination of this Policy or until final adjustment and settlement of all claims hereunder, whichever is the later.

BENEFIT AMOUNT TABLE

APPLICABLE TO WORLD CREDIT CARDS

SECTION I – TRAVEL PERSONAL ACCIDENT BENEFITS		BENEFIT AMOUNT (RM)
1.	DEATH , if occurring within 100 days after the date of Accident	2,000,000
2.	PERMANENT DISABLEMENT specified below, if occurring within 100 days after the date of Accident: (a) Total and incurable paralysis or insanity or injuries resulting in being permanently bedridden (b) Loss of two limbs (c) Loss of sight of both eyes (d) Loss of one limb and sight of one eye (e) Loss of one limb (f) Loss of sight of one eye	 2,000,000 2,000,000 2,000,000 2,000,000 1,000,000 1,000,000

LIMITATIONS TO PAYMENT OF BENEFITS

1. Benefits 1 and 2 are payable to any one Insured Person in respect of any one Accident or event.
2. Benefit 2(a) shall only be payable after a legally qualified medical practitioner has certified that the paralysis, insanity or disablement is beyond hope of improvement or recovery and will continue for the remainder of the Insured Person's life.
3. The Company's total liability under Benefits 1 and 2 to any one Insured Person for any one Accident shall not exceed the sum of RM2,000,000 in the case of which the full fare for the Insured Trip of the Insured Person is charged to the Principal Insured Person's OCBC Bank Berhad World credit card.
Insured Persons under the age of fourteen (14) years at the time of Accident shall be entitled to only 5% of the aforesaid sum.
4. In the case where the fare is partially charged to the Principal Insured Person's OCBC Bank Berhad World credit card prior to any Injury, the Company's liability under the aforesaid Benefits shall be calculated at pro rata of the applicable Benefit Amount in accordance with the percentage of fare charged to the credit card.
5. The maximum the Company will pay for any one Accident is RM2,000,000 per Family.

WARRANTIES, CLAUSES AND ENDORSEMENTS APPLYING TO THIS POLICY

1. PREMIUM WARRANTY

It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by the Company within sixty (60) days from the inception date of this Policy/Endorsement/Renewal Certificate.

If this condition is not complied with then this contract is automatically cancelled and the Company shall be entitled to the pro rata premium for the period they have been on risk.

Where the premium payable pursuant to this warranty is received by an Authorised Agent of the Company, the payment shall be deemed to be received by the Company for the purposes of this warranty and the onus of proving that the premium payable was received by a person, including an insurance agent, who was not authorized to receive such premium shall lie on the Company.

Subject otherwise to the terms and conditions of this Policy.

2. MEMO 1 – LIMIT OF LIABILITY FOR TERRORISM COVER

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that the Company's maximum liability under this Policy for all claims arising out of or resulting from acts of terrorism shall be limited to RM10,000,000 per event, incident or occurrence and during the Policy period of insurance.

For the purpose of this Memo 1, "acts of terrorism" shall not include acts of terrorism involving the use of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined.

Subject otherwise to the terms and conditions of this Policy.

3. CONVEYANCE CLAUSE (LIMIT: RM15,000,000)

The maximum liability of the Company shall not in any event exceed the Benefit Amount anyone Insured Person stated in the Benefit Amount Table and unless otherwise agreed and endorsed hereon, compensation payable in respect of Death or Permanent Disablement occurring whilst a number of Insured Persons are travelling in the same conveyance shall be limited to a maximum of RM15,000,000.

In the event that the aggregate shall exceed the said amount, the Company shall settle the claim of the respective Insured Persons on a proportional basis.

Subject otherwise to the terms and conditions of this Policy.

4. SANCTION LIMITATION AND EXCLUSION CLAUSE (SANC)

At the sole discretion of the Company, the Company shall not be deemed to provide cover and shall not receive any payment(s) under the policy; or be liable to pay any sums (including but not limited to payment of claims, refund of premiums, surrender or cancellation payments); or provide any benefit under the policy; to the extent that the provision of such cover, payment of such sum or provision of such benefit would expose the Company to any sanction, prohibition or restriction under any laws and/or regulations, administered by any governmental, regulatory or competent authority, or any law enforcement in any country.

5. GOVERNMENT TAX

Please be informed that the premiums on this policy are subject to the Government tax prevailing during the term of this policy.

Your obligation to pay the prevailing Government tax shall form part of the terms and condition of Your insurance policy.

Lodging Complaints and Grievances

You may refer **Your** complaint pertaining to any insurance related matters to **Our** Complaint Handling Unit for an amicable resolution before referring to the Ombudsman for Financial Services or BNMLINK/BNMTELELINK, Bank Negara Malaysia. The contact details of **Our** Complaint Handling Unit: -

Complaint Handling Unit

GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD
Level 18, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur
Telephone No. : 03-4259 7828
Fax No. : 03-4813 0055
Email : gicare-my@greasterngeneral.com

OMBUDSMAN FOR FINANCIAL SERVICES OR BANK NEGARA MALAYSIA

If **You** are not satisfied with the response or the decision of **Our** Complaint Handling Unit, **You** may submit **Your** complaint either to the Ombudsman for Financial Services (OFS) within 6 (six) months from the date of **Our** Complaint Handling Unit's final decision, or to BNMLINK/BNMTELELINK, Bank Negara Malaysia (BNM). Kindly check with **Our** Complaint Handling Unit on the proper avenue for dealing with **Your** complaint. The following are the contact details of OFS or BNM: -

OFS/OPK : Level 14, Main Block, Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

Telephone No. : 03-2272 2811; Fax No.: 03-2272 1577

BNM : Laman Informasi Nasihat dan Khidmat (BNMLINK)
(Walk-in Customer Service Centre)
Ground Floor, D Block, Jalan Dato' Onn, 50480 Kuala Lumpur.
Contact Centre (BNMTELELINK)
Corporate Communication Department, Bank Negara Malaysia
P.O. Box 10922, 50929 Kuala Lumpur.
Telephone No.: 1-300-88-5465; (Overseas: 603-2174-1717); Fax No.: 03-2174-1515
Email: bnmtelelink@bnm.gov.my

BRANCH OFFICES OF Great Eastern General Insurance (MALAYSIA) BERHAD (102249-P)

Kuala Lumpur	Level 18, Menara Great Eastern, 303 Jalan Ampang, 50450 Kuala Lumpur. General Line: (03) 4259 7888 Customer Service Careline: (03) 4259 8900 Fax No: (03) 4813 0088
Penang	Suite 2-3, Level 2, Wisma Great Eastern, No. 25, Lebu Light, 10200 Pulau Pinang Tel: (04) 2619 361 Fax: (04) 2619 058
Ipoh	2nd Floor, Wisma Great Eastern, No. 16, Persiaran Tugu, Greentown Avenue, 30450 Ipoh, Perak Tel: (05) 2536 649 Fax: (05) 2553 066
Alor Setar	69 & 70, 1st Floor, Jalan Teluk Wanjah, 05200 Alor Setar, Kedah Tel: (04) 7346 515 Fax: (04) 7346 516
Klang	3rd Floor, No. 10, Jalan Tiara 2A, Bandar Baru Klang, 41150 Klang, Selangor Tel: (03) 3345 1027 Fax: (03) 3345 1029
Melaka	2-23, Jalan PM15, Plaza Mahkota, 75000 Melaka Tel: (06) 2843 297 Fax: (06) 2835 478
Kuantan	1st Floor, No. 25, Jalan Dato' Lim Hoe Lek, 25200 Kuantan, Pahang Tel: (09) 5162 849 Fax: (09) 5162 848
Seremban	103-2, Jalan Yam Tuan, 70000 Seremban, Negeri Sembilan Tel: (06) 7649 082 Fax: (06) 7616 178
Johor Bahru	Wisma Great Eastern, 03-01, Block A, Komersial Southkey Mozek, Persiaran Southkey 1, Kota Southkey, 80150 Johor Bahru, Johor Tel: (07) 3369 899 Fax: (07) 3369 869
Kota Bharu	No. S25/5252-S, Tingkat 1, Jalan Sultan Yahya Petra, 15200 Kota Bharu, Kelantan Tel: (09) 7482 698 Fax: (09) 7448 533
Kuching	No. 51, Level 3, Wisma Great Eastern, Lot 435, Section 54 KTL D, Travillion Commercial Centre, Jalan Padungan, 93100 Kuching, Sarawak Tel: (082) 420 197 Fax: (082) 248 072
Kota Kinabalu	Suite 6.3, Level 6, Wisma Great Eastern Life, No. 65, Jalan Gaya, 88000 Kota Kinabalu, Sabah Tel: (088) 235 636 Fax: (088) 248 879
Sibu	2nd Floor, No. 10 A-F, Wisma Great Eastern, Persiaran Brooke, 96000 Sibu, Sarawak Tel: (084) 328 392 Fax: (084) 326 392

Servicing Offices / Pejabat Perkhidmatan Great Eastern General Insurance (Malaysia) Berhad (102249-P)

Sandakan	1st Floor, Lot 5 & 6, Block 40, Lorong Indah 15, Bandar Indah, Phase 7, Mile 4, North Road, 90000 Sandakan, Sabah Tel: (089) 228 769 Fax: (089) 228 372
Tawau	3rd Floor, Wisma Great Eastern, Jalan Billian, 91008 Tawau, Sabah Tel: (089) 755 882 Fax: (089) 767 013
Miri	3rd Floor, Lots 1260 & 1261, Block 10 M.C.L.D. Jalan Melayu, 98000 Miri, Sarawak Tel: (085) 421 299 Fax: (085) 433 276
Batu Pahat	4th Floor, 109, Jalan Rahmat, 83000 Batu Pahat, Johor Tel: (07) 4322 357 Fax: (07) 4322 359
Mentakab	No. 60, 1st Floor, Jalan Orkid, 28400 Mentakab, Pahang Tel: (09) 2709358 Fax: (09) 2709359