**Q:        How do I sign up for DearTime's insurance product?**

A:    To begin, download the DearTime app and create an account. Personal information such as nationality, religion, identification number, address, occupation, and income must be completed. You can choose the product you want to buy from the "Policy" menu. After that, you'll be guided through our fully digital seamless application process.

**Q:     Am I required to go for medical checkup to purchase DearTime’s insurance product?**

A:     No medical checkup or examination is required. You just need to complete the medical survey via our mobile application.

**Q:    What are the documents required to apply for DearTime’s insurance product?**

A:    You need to prepare your identification documents (i.e., MyKad/Passport) to conduct e-KYC verification.

**Q:    What is e-KYC?**

A:    KYC is the abbreviation of Know Your Customer. It has been mandated by Bank Negara Malaysia that financial institutions must perform KYC before providing any financial service to customers. KYC is done with the purpose of establishing the identity and verifying the credentials of any customer. The e-KYC process, often called paperless KYC, is the process of electronically verifying the credentials of a customer.

**Q:    What is the e-KYC verification process?**

A:    You will require to follow on-screen instruction to snap a selfie of yourself and a snapshot of your identification document. Our e-KYC solution is able to detect the liveliness of your selfie and hence you must present yourself to the camera to complete the verification.

**Q:    What if I failed the verification of e-KYC?**

A:    Don’t worry, our customer service will contact and help you to complete the verification process. You also can contact us via our Live Help function.

**Q:    Why did I have to go through the nomination process?**

A:    By doing so, this will enable us to pay the approved claim proceeds to your nominee upon your death. If no nomination is made, the proceeds will be paid to the executor of the Grant of Probate or Letters of Administration, which could take years.

As a result, we've made the nomination mandatory in order for your loved ones to receive financial assistance as soon as possible. You'll need to appoint a trustee if your nomination forms a trust. You may refer to the Nomination FAQ for more information.

**Q:    Is it possible for me not to use any of my premium for Thanksgiving?**

A:    Thanksgiving has been included in your premium as an act of gifting to share love and joy to others. It is one of our principle to promote social wellbeing. Hence, you are free to allocate the 10% of your premium to yourself (for B40 group only), Referrer or Sponsored Insurance. You may refer to the Thanksgiving FAQ for more information.

**Q:    Why is it necessary for me to provide a bank account?**

A:    This is to enable DearTime to pay any claim proceeds or money due to you.

**Q:    I don't have a credit card/debit card; is there any other way to pay?**

A:    We only accept credit card/debit card payments to enable the auto debit option, which ensures that your premium is paid on time and that your coverage is not interrupted due to a missing payment.

**Q:    How can I know if my policy has been approved?**

A:    Every time you make a successful purchase, you will immediately receive an in-app notification and you can always find your policy information (e.g., Policy Contract and Product Disclosure Sheet) and other details in our mobile app's "Policy" menu.