

Category	Topic	Qn	Questions	Pre-conditions	No. of scenarios	Scenario #	Scenario Criteria	Chatbot Response
Manage your Premiums	Credit card/ GIRO details	5.02	Please advise if a client can set up GIRO payment	None	1	1	Static	Your client may setup GIRO payment or change the GIRO bank account for eligible policies. Please refer to our website for instructions on how to set up GIRO payment.
Manage your Premiums	Credit card/ GIRO details	9.01	Please charge upcoming premium to the new card.	Policy lookup	11	1	Policy Status = IF Premium Status = PP Method of Payment = Credit Card Mandate Status = 10 Pending lodgement = No (pending Tech review)	Thank you for your request. We will proceed to charge <currencyCode>-premiumAmount> to the credit card (<CreditCardNo>, leaving last 4 digits clear). Do you wish to proceed? (Yes/No) (If Yes) We will forward your request to our processing team for approval. If the request is not approved, we will contact you by 5-7 working days. [webform triggered to premium team for premium deduction] (If No) If the credit card details are not up-to-date, kindly inform your client to complete a Credit Card Authorisation form and submit it here (URL TBC from ePS MSL enhancement).
						2	Policy Status = IF Premium Status = PP Method of Payment = Credit Card Mandate Status = Not found or 02 or 91? Pending lodgement = No (pending Tech review)	(fallback handling - Contact Us) We require further details to address your query. Please Contact Us here for assistance.
						3	Policy Status = IF Method of Payment = Credit Card Pending lodgement = Yes (pending Tech review)	We will be charging the premium of <currencyCode>-premiumAmount> to the credit card (<CreditCardNo>, leaving last 4 digits clear). If the credit card details are not up-to-date, kindly inform your client to complete a Credit Card Authorisation form and submit it here (URL TBC from ePS MSL enhancement).
						4	Policy Status = LA	The policy has lapsed. (re-direct to 4.01 - reinstatement)
						5	Policy Status = IF Premium Status = PP Method of Payment = Credit Card Mandate Status = 10 Outstanding NFL amount > 0 Outstanding Policy Loan amount > 0 Pending lodgement = No (pending Tech review)	Thank you for your request. We will proceed to charge <currencyCode>-premiumAmount> to the credit card (<CreditCardNo>, leaving last 4 digits clear). Do you wish to proceed? (Yes/No) (If Yes) We will forward your request to our processing team for approval. If the request is not approved, we will contact you by 5-7 working days. [webform triggered to premium team for premium deduction] (If No) If the credit card details are not up-to-date, kindly inform your client to complete a Credit Card Authorisation form and submit it here (URL TBC from ePS MSL enhancement). There is an outstanding policy loan of <currencyCode>-Outstanding Policy Loan> and an overdue amount of <currencyCode>-NFL amount incurred to date> from unpaid premiums. Please advise your client to make payment of <NFL amount incurred to date> for the outstanding premiums by <t+5 days>.
						6	Policy Status = IF Premium Status = FP	Your client does not have any outstanding payment as hi/her premiums have been fully paid.
						7	Policy Status = IF Premium Status = FP, NFL, Loan O/s Outstanding NFL amount > 0 Outstanding Policy Loan amount > 0	Your client does not have any outstanding premiums. However, there is an outstanding policy loan of <currencyCode>-outstandingPolicyLoanAmt> and also an overdue amount of <currencyCode>-outstandingNFLAmt> from unpaid premiums. Please advise your client to make payment of <outstandingNFLAmt> by <t+5 days>.
						8	Policy Status = UW	Please refer to the Letter of Acceptance / Conditional Acceptance for the deadline for premium payment of <currencyCode>-premiumAmount> and acceptance of terms. If credit card has been chosen as the initial premium payment method and the Underwriting terms are standard, we will proceed with the deduction without issuing a Letter of Acceptance. You may download the Letter of Acceptance by following these steps. 1. Click on "Cases" tab on your Dashboard 2. Click on "Pending Acceptance/Payment" 3. Look for the name of your client or the policy number and click on the attachment to download the Letter of Acceptance If you are requesting for a second attempt to charge the premium to your credit card, please contact us here .
						9	Policy Status = PO	Your client's policy application is currently being processed, and the premium is not yet due.
						10	Policy Status = IF, LA, UW or PO	There is no premium due as the policy is not in-force.
						11	Policy Status = IF Premium Status = PP Method of Payment = Credit Card	The payment method for this policy is currently <methodOfPayment>. Kindly inform your client to complete a Credit Card Authorisation form and submit it here (URL TBC from ePS MSL enhancement). Please note that only the following policy types accept credit card payments: • Long Term Care plans (plans starting with E and G) • Elite Term plan • MyProtector Term plan (under expat firms) • Single Shield & Health Plus (incepted before January 2017)
Manage your Premiums	Credit card/ GIRO details	9.02	please check when is the giro deduction for policy number	None	1	1	Static	For information on GIRO deduction dates, please visit Policy Servicing > FAQ : When will my premium be deducted from my GIRO account? There will be one further attempt if the first GIRO deduction was unsuccessful. The GIRO deduction dates are preset and cannot be changed.
Manage your Premiums	Credit card/ GIRO details	9.03	Credit card of my client has expired and they want to replace it with the new details.	Policy lookup	6	1	policy status = IF; premium status = premium paying; credit card mandate = active or inactive;	Please advise your client to submit a change of Credit Card details (to insert ePS link when ready).
						2	policy status = IF; premium status = premium paying; no credit card mandate;	(fallback handling - Contact Us)
						3	policy status = LA; premium status = LA;	We require further details to address your query. Please Contact Us here for assistance. The policy has lapsed. (re-direct to 4.01 - reinstatement)
						4	policy status = IF; premium status = Fully Paid; policy status = UW or PO;	The premiums have been fully paid and the premium cessation date was <premium cessation date>. No action is required.
						5		(fallback handling - Contact Us)
						6		We require further details to address your query. Please Contact Us here for assistance.
Manage your Premiums	Credit card/ GIRO details	9.04	Client would like to check for the credit card details that is used to pay for the below mention policy.	Policy lookup	15	1	policy status = IF or LA or UW or PO; Company Code = 1 or 3 Policy Status = IF Premium Status = PP Outstanding Policy Loan amount = 0 Outstanding NFL amount = 0	The policy is not in-force. The policy premium of <currencyCode>-premiumAmount> is due on <paidToDate>.
						2	Company Code = 1 or 3 Policy Status = IF Premium Status = PP Outstanding Policy Loan amount > 0 Outstanding NFL amount = 0	The policy premium of <currencyCode>-premiumAmount> is due on <paidToDate>. There is also outstanding policy loan of <currencyCode>-outstandingPolicyLoanAmt>. If your client has submitted the Policy Loan General Authorisation previously, we will deduct an amount in addition to the premium to service the interest from the loan. To check on Policy Loan General Authorisation, you may refer to the Policy Loan Agreement signed by your client.
						3	Company Code = 1 or 3 Policy Status = IF Premium Status = PP Outstanding Policy Loan amount > 0 Outstanding NFL amount = 0	The policy premium of <currencyCode>-premiumAmount> is due on <paidToDate>. There is also an overdue amount of <currencyCode>-outstandingNFLAmt> from unpaid premiums. To clear the overdue amount, please advise your client to make payment of <outstandingNFL> by <t+5 days>.
						4	Company Code = 1 or 3 Policy Status = IF Premium Status = PP Outstanding Policy Loan amount > 0 Outstanding NFL amount > 0	The policy premium of <currencyCode>-premiumAmount> is due on <Paid to Date>. There is outstanding policy loan of <currencyCode>-outstandingPolicyLoan> and also an overdue amount of <currencyCode>-outstandingNFLAmt> from unpaid premiums. To clear the overdue amount from unpaid premiums, please advise your client to make payment of <outstandingNFLAmt + outstandingPolicyLoanAmt> by <t+5 days>.
						5	Company Code = 1 or 3 Policy Status = IF Premium Status = PP Outstanding Policy Loan amount = 0 Outstanding NFL amount = 0	Your client does not have any outstanding payment as hi/her premiums have been fully paid.
						6	Company Code = 1 or 3 Policy Status = IF Premium Status = FP Outstanding Policy Loan amount = 0 Outstanding NFL amount > 0	The premium term for your client's policy has ended. However, there is an overdue amount of <currencyCode>-outstandingNFL> from unpaid premiums. Please advise your client to make payment by <t+5 days> to clear this overdue amount.

Manage your Premiums	Credit card/ GIRO details	9.05	Could you advise the exact steps on how to reactivate current credit card as payment method?	Policy lookup	7	7	Company Code = 1 or 3 Policy Status = IF Premium Status = FP Outstanding Policy Loan amount > 0 Outstanding NFL amount > 0	The premium term for your client's policy has ended. However, there is an outstanding policy loan of <currencyCode><outstandingPolicyLoan> and also an overdue amount of <currencyCode><outstandingNFL> from unpaid premiums. Please advise your client to make payment by <t+5 days> to clear both amounts.
						8	Company Code = 1 or 3 Policy Status = IF Premium Status = NE	There are unpaid premiums for this policy. We are unable to advance Non-Forfeiture Loan as the net cash value is less than the outstanding premiums. Your client would have received a letter on the NFL Expiry with the deadline to pay the unpaid premiums. Please refer to the letter for further information.
						9	Company Code = 7 Policy Status = IF Premium Status = PP	The policy premium of <currencyCode><premiumAmount> is due on <paidToDate>.
						10	Company Code = 1 or 3 Policy Status = PO	Your client's application is currently being processed, and the policy premium is not yet due.
						11	Company Code = 7 Policy Status = PO	The policy premium of <currencyCode><premiumAmount> is due by the date indicated on the Letter of Acceptance. You may obtain a copy of the Letter of Acceptance on Singlefile Online by following these steps: 1. Click on Cases side tab on your Dashboard 2. Click on "Pending Acceptance/Payment" 3. Look for the name of your client or the policy number in the list that loads and click on the attachment to download the Letter of Acceptance.
						12	Company Code = 1 or 3 Policy Status = UW	Please refer to the Letter of Acceptance or Letter of Conditional Acceptance for the deadline for premium payment of <currencyCode><premiumAmount> and acceptance of terms. If Credit Card has been chosen as initial premium payment method and the Underwriting terms are standard, we will proceed with the deduction without issuing a Letter of Acceptance. You may refer to more details on premium payment and download the Letter of Acceptance by following these steps. 1. Click on Cases side tab on your Dashboard 2. Click on "Pending Acceptance/Payment" 3. Look out for the name of your client or the policy number in the list that loads and click on the attachment to download the Letter of Acceptance.
						13	Company Code = 7 Policy Status = UW	Your client's application is currently being processed and the policy premium is not yet due.
						14	Company Code = 1, 3 or 7 Policy Status = LA	The policy has lapsed. <i>(re-direct to 4.01 - reinstatement)</i>
						15	Company Code = 1, 3 or 7 Policy Status = IF or UW or PO or LA	There is no premium due as the policy is not in-force.
						1	Policy Status = IF Premium Status = PP Mandate Status = 11	There is no credit card linked to this policy. For further assistance, please contact us here .
						2	Policy Status = IF Premium Status = PP Mandate Status = 02	Please advise your client to submit a change of Credit Card details . <i>(to insert ePS link when ready)</i>
						3	Policy Status = IF Premium Status = PP Mandate Status = 11	The credit card is active. However, if the credit card has expired, please advise your client to either give us a call to update the credit card expiry date or submit a change of Credit Card details . <i>(to insert ePS link when ready)</i>
						4	Policy Status = LA Premium Status = LA	The policy has lapsed. <i>(re-direct to 4.01 - reinstatement)</i>
						5	Policy Status = IF Premium Status = FP	The premiums have been fully paid and the premium cessation date was <premiumCessationDate>. No action is required.
Manage your Premiums	Credit card/ GIRO details	9.06	My client has made payment, are you also able to check on the status of her e-GIRO application?	Policy lookup	10	6	Policy Status = UW or PO	Click here <i>(to insert DFR link when ready)</i> to request for credit card rebilling of this new application.
						7	Policy Status = IF or LA or UW or PO	The policy is not in-force.
						1	Policy Status = IF Premium Status = PP Mandate Status = 10	The next premium is due on <premium due date> under <name of bank> GIRO account, ending with **** <last 4 digits>.
						2	Policy Status = IF Premium Status = PP Mandate Status = 01	The next premium is due on <premium due date>. eGIRO is currently pending bank's approval and this will take 1-2 working days.
						3	Policy Status = IF Premium Status = PP Mandate Status = 02	The next premium is due on <premium due date>. The GIRO arrangement was deactivated. If client did not cancel the GIRO arrangement with the bank, we can reactivate it for subsequent premium deductions on this policy. However, please note that there may be a bank charge incurred by client for any unsuccessful GIRO deductions. Do you wish to request for the previous GIRO arrangement to be reactivated for client's policy? <i>(Yes/No)</i> <i>(If Yes - trigger webform to PM)</i> We will forward your request to our processing team for approval. If the request is not approved, we will contact you by 5-7 working days. <i>(If No - end)</i>
						4	Policy Status = IF Premium Status = PP Mandate Status = 03	The next premium is due on <premium due date>.
						5	Policy Status = IF Premium Status = PP Mandate Status = 91	GIRO application was via hardcopy and we are pending for bank's approval. This will take 4-6 weeks. The next premium is due on <premium due date>.
						6	Policy Status = IF Premium Status = PP Mandate Status = 11	The GIRO arrangement was terminated. You may advise your client to refer to our website for the instructions to setup a GIRO arrangement. The credit card is active. However, if the credit card has expired, please advise your client to either give us a call to update the credit card expiry date or submit a change of Credit Card details . <i>(to insert ePS link when ready)</i>
						7	Policy Status = LA Premium Status = LA	The policy has lapsed. <i>(re-direct to 4.01 - reinstatement)</i>
						8	Policy Status = IF Premium Status = FP	The premiums have been fully paid and the premium cessation date was <premiumCessationDate>. No action is required.
						9	Policy Status = UW or PO	Click here <i>(to insert DFR link when ready)</i> to request for credit card rebilling of this new application.
						10	Policy Status = IF or LA or UW or PO	The policy is not in-force.
						1	Method of Payment = GIRO Mandate Status = 10	There is currently a GIRO arrangement under <bankName> account (A/C No. <bankAcctOrCreditCardNo which is masked leaving last 4 digits e.g. XXXXX1234>).
						2	ELSE	There is no active GIRO arrangement for the policy. You may advise your client to refer to our website for the instructions to setup a GIRO arrangement.
Manage your Premiums	Credit card/ GIRO details	9.08	Why credit card deduction went through when client's card has expired?	None	1	1	Static	Please advise your client to check with their issuing bank on the credit card deduction.
Manage your Premiums	Credit card/ GIRO details	9.09	What is the GIRO account linked to this policy?	Same as 9.07	Same as 9.07	Same as 9.07	Same as 9.07	Same as 9.07
Manage your Premiums	Credit card/ GIRO details	9.10	Client informed received GIRO cancellation notice, how to reactivate?	Policy lookup	4	1	Policy Status = IF Mandate Status = 02	The GIRO arrangement was deactivated. If client did not cancel the GIRO arrangement with the bank, we can reactivate it for subsequent premium deductions on this policy. However, please note that there may be a bank charge incurred by client for any unsuccessful GIRO deductions. Do you wish to request for the previous GIRO arrangement to be reactivated for client's policy? <i>(Yes/No)</i> <i>(If Yes - trigger webform to PM)</i> We will forward your request to our processing team for approval. If the request is not approved, we will contact you by 5-7 working days. <i>(If No - end)</i>
Manage your Premiums	Credit card/ GIRO details	9.11	Why system shows payment as Cash when client has received SMS that GIRO has been set up?	None	1	1	Static	The GIRO arrangement was terminated. You may advise your client to refer to our website for the instructions to setup a GIRO arrangement.
						2	Policy Status = IF Mandate Status = 91	The policy has lapsed. <i>(re-direct to 4.01 - reinstatement)</i>
						3	Policy Status = LA	The policy is not in-force.
						4	ELSE	The policy is not in-force.
Manage your Premiums	Credit card/ GIRO details	9.12	Client wants to change GIRO deduction date, can this be done?	Same as 9.02	Same as 9.02	Same as 9.02	Same as 9.02	Same as 9.02
Manage your Premiums	Credit card/ GIRO details	9.13	Kindly update the credit card information of my client.	Same as 9.03	Same as 9.03	Same as 9.03	Same as 9.03	Same as 9.03
Manage your Premiums	Credit card/ GIRO details	9.14	Can customer change his GIRO account?	Same as 5.07	Same as 5.07	Same as 5.07	Same as 5.07	Same as 5.07

Manage your Premiums	Credit card/ GIRO details	9.15	Can we use other Mode of Payment for the time being and switch back to GIRO for the succeeding due dates?	Policy lookup	11	1	Policy Status = IF Premium Status = PP Method of Payment = GIRO or CREDITCARD	<p>Your client's current payment method is via <method OPaymentDesc>. You may deactivate it and opt for another payment method which you can find on our website.</p> <p>Would you like to proceed with the GIRO/Credit Card deactivation? <Selection: Yes or No></p> <p><i>[[If Yes - to trigger webform]] We will forward your request to our processing team. If it cannot be processed, we will contact you by <T+2 working days>. Please check your SOL dashboard for the premium payment deadlines and ensure that there is timely payment so that your client remains covered by us.</i></p> <p><i>[[If No]] [Journey ends, go back to default message of chatbot asking if there is anything else]</i></p>						
						2	Product Type = LTC or RH Policy Status = IF Premium Status = PP Method of Payment = GIRO or CREDITCARD	<p>The payment method for the policy is via <method OPaymentDesc>. Please check your SOL dashboard for the premium payment deadlines and ensure that there is timely payment so that your client remains covered by us. Other available payment methods are listed on our website.</p>						
						3	Policy Status = LA	<p>The policy has lapsed.</p> <p><i>(re-direct to 4.01 - reinstatement)</i></p>						
						4	Product Type = LTC or RH Policy Status = UW or PO	<p>Please advise your client:</p> <p>For life insurance policies - to complete the BS8 Alteration from Inception Form.</p> <p>For Single Health Plus - to complete the BS2 Alteration to Application Form.</p>						
						5	Policy Status = IF, UW, PO or LA	<p>The payment method cannot be changed as the policy is not in-force.</p>						
						6	Premium Status = PP	<p>The payment method cannot be changed as the premium is <premiumStatusDesc>.</p>						
						7	Product Type = LTC Policy Status = IF Premium Status = PP Method of Payment = MEDISAVE Secondary Payment = CASH	<p>Please advise your client to submit the Change of Premium Payment Method Form for change of payment method.</p>						
						8	Product Type = RH Policy Status = IF Premium Status = PP Plan Code = MYS Method of Payment = MEDISAVE Secondary Payment = CASH	<p>For change to other payment methods, please refer to our website.</p>						
						9	Product Type = LTC Policy Status = IF Premium Status = PP Method of Payment = MEDISAVE Secondary Payment = GIRO or CREDITCARD	<p>Your client's current payment method is via:</p> <p><i>(display table to list the current multipayment in the policy, for example.)</i></p> <table><tr><th>Payment Mode</th><th>Amount</th></tr><tr><td>Medisave Account</td><td>SGD 600.00</td></tr><tr><td>GIRO</td><td>SGD 12.98</td></tr></table> <p>Client may deactivate the current payment method and submit the Change of Premium Payment Method Form.</p> <p>Would you like to proceed with the GIRO/Credit Card deactivation? <Selection: Yes or No></p> <p><i>[[If Yes - to trigger webform]] We will forward your request to our processing team. If it cannot be processed, we will contact you by <T+2 working days>. Please check your SOL dashboard for the premium payment deadlines and ensure that there is timely payment so that your client remains covered by us.</i></p> <p><i>[[If No]] [Journey ends, go back to default message of chatbot asking if there is anything else]</i></p>	Payment Mode	Amount	Medisave Account	SGD 600.00	GIRO	SGD 12.98
Payment Mode	Amount													
Medisave Account	SGD 600.00													
GIRO	SGD 12.98													
						10	Product Type = RH Policy Status = IF Premium Status = PP Plan Code = MYS Method of Payment = MEDISAVE Secondary Payment = GIRO or CREDITCARD	<p>Your client's current payment method is via:</p> <p><i>(display table to list the current multipayment in the policy, for example.)</i></p> <table><tr><th>Payment Mode</th><th>Amount</th></tr><tr><td>Medisave Account</td><td>SGD 600.00</td></tr><tr><td>GIRO</td><td>SGD 12.98</td></tr></table> <p>Client may deactivate the current payment method and opt for another payment method which you can find on our website.</p> <p>Would you like to proceed with the GIRO/Credit Card deactivation? <Selection: Yes or No></p> <p><i>[[If Yes - to trigger webform]] We will forward your request to our processing team. If it cannot be processed, we will contact you by <T+2 working days>. Please check your SOL dashboard for the premium payment deadlines and ensure that there is timely payment so that your client remains covered by us.</i></p> <p><i>[[If No]] [Journey ends, go back to default message of chatbot asking if there is anything else]</i></p>	Payment Mode	Amount	Medisave Account	SGD 600.00	GIRO	SGD 12.98
Payment Mode	Amount													
Medisave Account	SGD 600.00													
GIRO	SGD 12.98													
						11	Product Type = LTC or RH Policy Status = UW or PO	<p>Please advise your client to complete the BS8 Alteration from Inception Form.</p>						
Manage your Premiums	Credit card/ GIRO details	9.16	How many credit card charge attempts?	None	1	1	Static	Credit card deductions are attempted once. If the deduction is unsuccessful, the credit card payment method will be deactivated.						
Manage your Premiums	Credit card/ GIRO details	9.17	Are there any specific credit card preference?	None	1	1	Static	We accept Visa and Mastercard credit cards from any bank.						
Manage your Premiums	Credit card/ GIRO details	9.18	Are there additional charges if opt to pay through credit card?	None	1	1	Static	For Single Global Savings Account, 1% will be deducted from each premium paid by credit card for this policy. For all other policies, there are no additional charges for credit card payment.						
Manage your Premiums	Credit card/ GIRO details	9.19	How many giro deduction attempts will you do after first payment failed?	Same as 9.02	Same as 9.02	Same as 9.02	Same as 9.02	Your client's bank may also impose foreign currency exchange fees for policies that are not in SGD.						
Manage your Premiums	Credit card/ GIRO details	9.21	What happens if GIRO account suddenly cancelled?	Same as 9.10	Same as 9.10	Same as 9.10	Same as 9.10	Same as 9.10						
Manage your Premiums	Credit card/ GIRO details	9.22	Is there any preferred credit cards for online payments?	Same as 9.17	Same as 9.17	Same as 9.17	Same as 9.17	Same as 9.17						
Manage your Premiums	Credit card/ GIRO details	9.23	Any preferred banks?	Same as 9.17	Same as 9.17	Same as 9.17	Same as 9.17	Same as 9.17						
Manage your Premiums	Credit card/ GIRO details	9.24	My client relocated and is wondering if they can use foreign bank accounts or is it mandatory that they need to maintain a local bank account?	None	1	1	Static	A local bank account (SGD) is required for interbank GIRO deduction. Click here for more information.						
Manage your Premiums	Online Lodgement	8.01	Please adjust customer's GIRO date.	Same as 9.02	Same as 9.02	Same as 9.02	Same as 9.02	Please refer to our website for instructions on how to set up GIRO payment.						
Manage your Premiums	Online Lodgement	8.02	My client is requesting to change his GIRO date. Please assist.	Same as 9.02	Same as 9.02	Same as 9.02	Same as 9.02	Same as 9.02						
Manage your Premiums	Online Lodgement	8.03	Can customer move his GIRO date?	Same as 9.02	Same as 9.02	Same as 9.02	Same as 9.02	Same as 9.02						
Manage your Premiums	Online Lodgement	8.04	We have requested for ad hoc GIRO deduction to be made, is the deduction successful?	Policy lookup	6	1	Policy Status = IF Mandate Status = 10 (for GIRO) or 11 (for CC) Paid-to-date = Billed-to-date Outstanding NFL amount = 0	<p>Your client's payment record is up-to-date and has been paid up till <paidToDate> through <GIRO/credit card> deduction.</p>						
						2	Policy Status = IF Mandate Status = 10 (for GIRO) or 11 (for CC) Paid-to-date = Billed-to-date Outstanding NFL amount > 0	<p>We are unable to attempt a <GIRO/credit card> deduction as the non-forfeiture loan (NFL) feature was activated using the policy's cash value as of <paidToDate>. The unpaid premium was overdue beyond the grace period and the NFL keeps the policy in-force and the policyholder will remain covered for all benefits of the policy as long as there is sufficient surrender value.</p> <p>Please note that the interest rate on the NFL is 5.5% per annum, compounded at the policy anniversary.</p> <p>It would be advisable to pay back the NFL and any accumulated interest to ensure the policy remains in-force and cash value is retained. NFL is recommended as a short-term measure. For NFL payment quotation or to make a partial or full payment, please contact us here.</p>						
						3	Policy Status = IF Mandate Status = 01/02/03/10/11 Paid-to-date = Billed-to-date Outstanding NFL amount = 0	<p>An SMS notification confirming that the <GIRO/credit card> deduction is successful will be sent within 3 days. If the deduction is unsuccessful, we will send a letter to your client's registered address.</p> <p>If no SMS was received, it could be because the deduction is pending the bank's clearance, or it has been declined. For further assistance, please contact us here.</p>						

[illegible]