



CPP Card Protection Plus – Frequently Asked Questions

Why choose Card Protection Plus?

CPP's Card Protection Plus is Asia's most comprehensive card protection plan for use in the event of card loss, theft and related fraud.

If you lose your wallet or have your handbag stolen, we'll cancel all of your lost cards immediately. Just make one free call to our customer service hotline anytime, anywhere and we will provide the comprehensive card protection services.

The Card Protection Plus membership also offers a lot more than protection for card fraud. It also covers the replacement costs for your lost items including your identification documents, wallet and much more.

What are the key benefits of the membership?

Once you have purchased the Card Protection Plus, you will receive a welcome pack which contained all the details and terms and conditions. Below are the key benefits of the Card Protection Plus:

Key Benefit ⁴	Maximum Protection ¹
Card Protection Assistance	
24 hour loss reporting covering ALL your cards	Yes
Worldwide coverage	Yes
Worldwide Coverage	
Lost card fraud protection <ul style="list-style-type: none"> ➤ before notifying CPP ➤ after notifying CPP 	RM4,400 (max RM440 per card) RM300,000
Card kept by ATM	Up to RM250 per year (max RM125 per card)
Unauthorised use of PIN	Up to RM250 per year (max RM125 per card)
<ul style="list-style-type: none"> ➤ Communication costs ➤ Replacement costs for valuable documents like passport, identity card and driving license 	Up to RM1,000 per year ²
Stored value card (e.g. Touch'n Go)	Up to RM40 per year ²
Replacement card fee	Up to RM50 per card ²
Replacement cost for personal belongings (i.e. wallet/purse/handbag)	Up to RM375 per year
Emergency Travel Assistance	
Emergency cash (advance)	Up to RM2,200 per member ³ (Up to RM220 per day)
Emergency hotel bill payment (advance)	Up to RM6,000 per member ³ (Up to RM300 per day)
Emergency travel ticket replacement (advance)	Up to RM10,000 per member ³
Additional Services	
Registration of valuable documents and cards like passport numbers, credit card numbers	Unlimited

Note:

1. This is a summary of the maximum coverage only and subject to loss reporting to the police or the relevant authority respectively, immediately after the loss
2. Total maximum coverage for these benefits are up to RM1,000 per year
3. All advances have a 28-day interest free repayment period and must be repaid in full to Card Protection Plan Limited ("CPP")
4. Terms and Conditions apply



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What is the consequence if you lost your cards?

Card fraud may occur – it is when someone other than yourself uses your card or card details in stores or online. This can often happen when your card is stolen from your purse or wallet – especially if the thieves also know your address and other personal details.

What is the annual membership fee?

Coverage	Membership Fee
Single Membership	RM98
Household Membership (Protection for you and up to 4 other persons living at same address)	RM118

How can I pay for my membership?

We accept credit card payment. The membership fee will be deducted as one lump sum at the beginning and every anniversary date of the membership.

When will I receive my welcome pack?

Normally, you should receive the welcome pack within two weeks from the membership start date.

What is in the welcome pack?

The welcome pack contains the following items:

- A confirmation letter outlining your membership details
- A Card Registration Form for you to register all your card details
- A Member's Guide listing all the benefits you are entitled to
- Terms and Conditions of the membership
- A keycard and a set of stickers which imprinted our customer service hotline

How long is a membership period?

Your membership runs continuously for one year from the membership start date.

How do I renew my membership?

Four to six weeks prior to the renewal date of your membership, we will send you a reminder letter advising that your membership is due for renewal. We will take payment from the same credit card (i.e. pay card) as in the initial membership. If the membership fee cannot be charged to the pay card, we will collect the membership fee from any of your other credit or debit cards from the same Issuer of the current pay card that are registered with us, failing which, from any other cards also registered with us, in accordance with the terms and conditions. Upon successful collection, such card shall become the new pay card for subsequent membership fees unless notified by you otherwise. Your membership will be renewed automatically without grace period.

Can I cancel my membership anytime?

When you first purchase the membership, you have a 14-day grace period from the membership start date where you can cancel the membership and receive a refund if no claims have been made. After this period, no refunds will be made.

How do I register my cards?

There are three options to register your card details.

Mail

You can complete the **Card Registration Form** in the welcome pack and return it to us at:
Card Protection Plan Limited
PO Box 10012, 50700 Kuala Lumpur, Malaysia



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Facsimile

You can fax the completed form to CPP fax line on **+60 3 2168 5650** for registration.

Phone

You can call CPP customer service hotline on **+60 3 2168 5688** and our agent will help you with the registration.

Why do I need to register my cards?

- Your coverage starts as soon as we have confirmed payment. Therefore, we recommend that you register your card details with us as soon as possible. By doing so, we will be able to cancel your cards faster to avoid card fraud from taking place.
- If you purchase a household membership, make sure you register the details of four other supplementary members and their card details in the card registration form as well.

Will the information I provide be secure?

CPP has been awarded the latest and most stringent internationally recognized security certification - ISO27001 which means that you can have the assurance that our systems are safe and your information is as secure as humanly possible.

If I lose my cards, how do I report the lost?

As soon as you have discovered the loss, you should call our card loss and stolen hotline on **+60 3 2168 5678** as soon as possible to report your loss. We will then contact your card issuers immediately to cancel your lost cards.

If I am abroad and I find that my wallet, travel tickets and passport have been stolen, what should I do?

When you discover the items are missing, immediately call our hotline on **+60 3 2168 5688**. Our specially trained agents will be able to guide you through the whole process. Our first priority will be to cancel the lost cards. We will then advise you how and where to receive a replacement passport. Finally, we will provide you cash advance, advances to settle hotel bill and re-issue travel tickets.

How can I pay for my hotel expenses?

You should inform us that you would like assistance with the hotel payment. We will then liaise with the hotel and advance the expenses to pay the hotel directly.

How do I make a claim?

Should you ever need to make a claim, please call us on **+60 3 2168 5688** and we will send you a claim form. The form needs to be completed with as much details as possible and then return to us, together with original documents/receipts and related police report. You are required to report the Card Loss, loss/theft of Valuable Documents and/or loss/theft of Personal Belongings to the local police and us within 24 hours of you becoming aware of that loss.

Who can I contact if I have any questions relating to my membership?

You can call our customer service hotline on **+60 3 2168 5688**. Our lines are open 24 hours a day, 7 days a week.