# Direct Debit Enhancement Exercise FAQ

**1. What is the Direct Debit Enhancement Exercise?**
The Direct Debit Enhancement Exercise is an exercise to enhance our existing service platform for recurring auto pay via credit card to a new platform called Direct Debit that is governed by PayNet.

**2. What is PayNet?**
Payments Network Malaysia Sdn Bhd (PAYNET) is the national payments network/gateway and shared central infrastructure for Malaysia's financial markets, which is owned largely by Bank Negara Malaysia. You may refer to PayNet's website for further information at https://paynet.my/personal-directdebit.html

**3. Will the exercise impact my policy and premium payment??**
There will be no interruption to your policy status and your payment instruction will remain the same based on the existing recurring auto pay arrangement with your existing authorised credit card account. There may be a change in your credit card benefit under this exercise. You can check with your credit card issuing bank upon receiving the notification for successful enhancement exercise.

**4. Why should I participate in this exercise?**
The exercise is to enhance our existing recurring auto pay platform to the new payment platform known as Direct Debit which is governed by PayNet. Rest assured that there will be no interruption to your policy status and premium payment status.

**5. Can I choose not to participate in this exercise?**
Yes, you can by informing us via our Customer Contact Center at 1 300 22 5542 from Monday to Friday, 8am to 8pm.

**6. Is there any additional charges to my credit card in this exercise?**
No. There will be no additional charges to your credit card.

**7. Can I update my credit card details any time after this exercise?**
Yes, you can update your card details via MyAllianz Customer Portal. Click here to learn more on how you can manage your card details.

**8. Can I cancel the recurring auto pay arrangement after this exercise?**
Yes, you can do so by removing your card details via MyAllianz Customer Portal. Click here to learn more on how you can manage your card details.