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(22) Flight Cancellation by AirAsia / Insured

The Policy will expire upon cancellation of the flight by either Air Asia or You. Only in this instance can the premium be refunded, and provided that one of the following is selected:

- (a) if You select the AirAsia Credit Shell, the premium will be refunded as a credit for You to buy a new Air Ticket on an AirAsia flight; or
- (b) if You select Cash Refund pay-out, the premium will be included in the total amount you receive from AirAsia.

(23) Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Act 200

(AMLATFPUAA)

By virtue of the AMLATFPUAA, any suspicious transaction as classified by the law is required to be reported to Bank Negara Malaysia.

(24) General Interpretation

Wherever the context requires, the masculine form shall apply to the feminine and the singular term shall include the plural and vice versa.

## Important Notice

1. Every effort will be made by Our Company to fulfil Our obligation under the Policy. If You are unhappy or dissatisfied with Our service or have any complaints, You may call or write to Us.

**TUNE INSURANCE MALAYSIA BERHAD**

COMPLIANCE DEPARTMENT,

Level 9, Wisma Tune,

No 19 Lorong Dungun,

50490 Damansara Heights,

Kuala Lumpur, Malaysia.

General line: 603-2087 9000

Email: [hello@tuneprotect.com](mailto:hello@tuneprotect.com)

2. If You are not satisfied with the response or the decision of Our company, You may submit Your complaint to either one (1) of the following:

**Ombudsman for Financial Services (664393P)**

*(Formerly known as Financial Mediation Bureau)*

Level 14, Main Block, Menara Takaful Malaysia

No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur

Tel: 03-2272 2811

Fax: 03-2272 1577

Email: [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my)

Website: [www.ofs.org.my](http://www.ofs.org.my)

OR

- (b) **Laman Informasi Nasihat dan Khidmat (LINK)**

Bank Negara Malaysia

Ground Floor Block C

Jalan Dato' Onn

50480 Kuala Lumpur

Tel: 1-300-88-5465

Fax: 03-21741515

Email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)