

## Refund Policy (ENGLISH)

We are committed to ensuring a transparent and trustworthy experience for all our policyholders. This Refund Policy outlines the conditions under which a refund may be issued for motor insurance policies purchased through our digital platform.

### 1. General Terms

Refunds are granted in accordance with applicable regulatory guidelines and internal company policies. Refund eligibility will be determined based on the following conditions:

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### 2. Conditions for Refund

A refund may be considered under the following circumstances:

- Duplicate payments for the same policy.
- Policy cancellation requested **before** the effective date of coverage.
- Premium overpayments or system-related errors resulting in incorrect charges.
- Transactions completed in error due to technical faults attributable to our platform.

No refund shall be entertained once the policy has come into force, except where required under prevailing laws or directives issued by the relevant regulatory authority (e.g., Bank Negara Malaysia).

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### 3. Request Procedure

All refund requests must be submitted in writing to [Your Company Name] within **7 calendar days** from the date of transaction. The request must include:

- Full name and contact details of the policyholder
- Policy number
- Payment reference or transaction ID
- Clear explanation of the reason for the refund

Requests can be submitted via email / Saat.My official WhatsApp to:-  
[support@saat.my](mailto:support@saat.my) / +60 10-266 3420

#### 4. Processing Timeline

Upon receipt of a complete refund request, we will conduct an internal review and provide a formal response within **5 to 7 business days**.

If approved, the refund will be processed via the original payment method within **7 to 14 business days**, subject to the timelines of financial institutions or payment service providers.

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#### 5. Non-Refundable Charges

Please note that the following are **non-refundable**:

- Administrative fees associated with policy processing
  - Premium amounts for periods where coverage has already commenced
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#### 6. Contact Information

For further information or assistance regarding this Refund Policy, you may contact us at:

Customer Support Unit  
+60 10-266 3420

[support@saat.my](mailto:support@saat.my)

Level 1-18 Shoplot, Residensi M Vertica, 555, Jln Cheras, 56000 Kuala Lumpur, W.P.