



Manulife

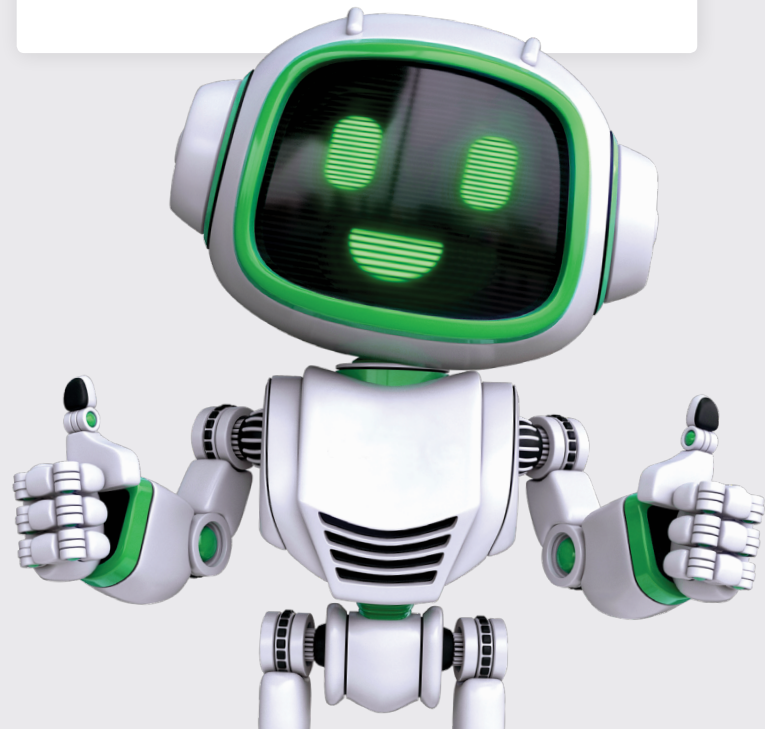
# Manulife Online User Guide



# Get started with **Manulife Online** key features:



Click on a title to view the respective page



Managing your insurance policy has never been *simpler*.

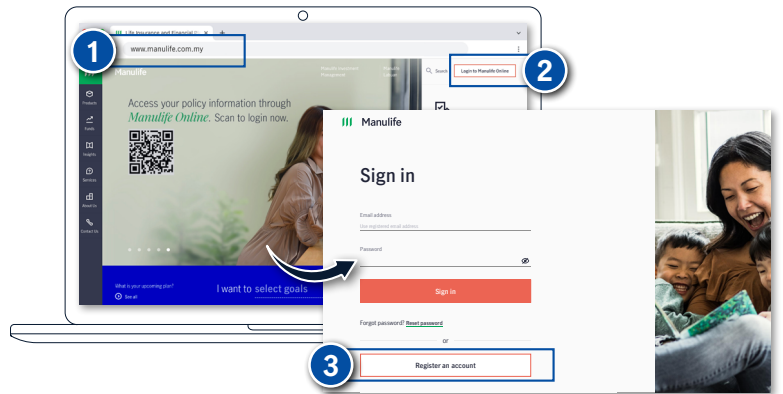
Please visit [www.manulife.com.my/contactupdate](http://www.manulife.com.my/contactupdate) to update your preferred email or call our Customer Careline at 03 2719 9112 / 1300 13 2323 for assistance.



# How to register for *new account* & *login*?

## Step 1

1. Visit **Manulife Malaysia Website**
2. Click “Login to Manulife Online”
3. Select “Register an account”



## Step 2

### Registration

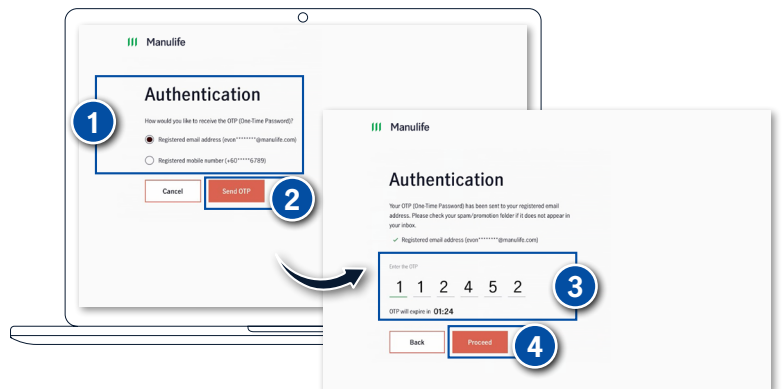
1. Fill in your registered email, select ID type, and provide your ID number
2. Read and agree to the “Terms of Use”
3. Click “Continue”



## Step 3

### Authentication

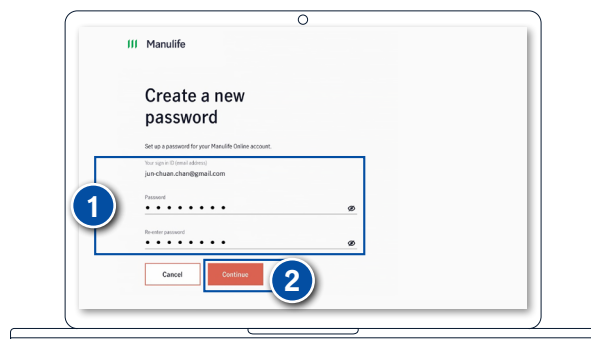
1. Choose to receive the OTP with your registered email address or mobile number
2. Click “Send OTP”
3. Enter OTP
4. Click “Proceed”



## Step 4

### Create a new password

1. Create your new password
2. Click “Continue”



### Important notes:

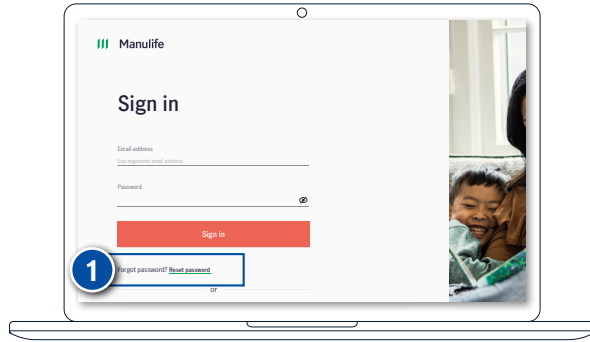
In the event that you have multiple email addresses recorded in our system, please update your **preferred email address** as the **login ID** before you access Manulife Online. This will be used as the **Primary email address** for all your policies.



# How to reset your *password*?

## Step 1

1. Login to **Manulife Online** and click “Reset password”



## Step 2

### Enter your details

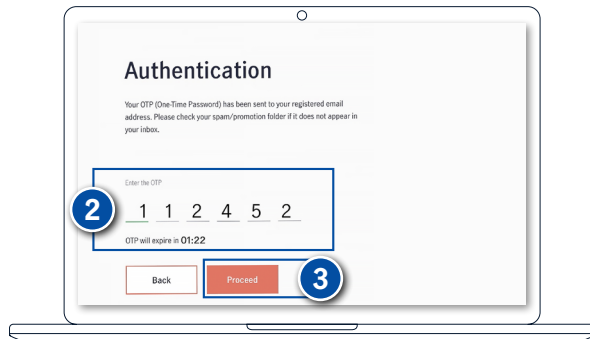
1. Key in your registered email address and date of birth
2. Click “Continue”



## Step 3

### Authentication

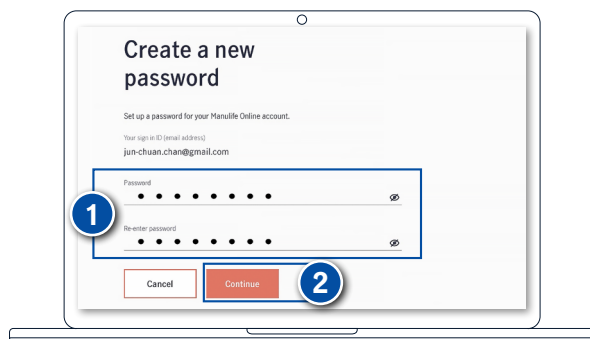
1. Your OTP will be auto generated and sent to your registered email address
2. Enter OTP
3. Click “Proceed”



## Step 4

### Create your new password

1. Create your new password
2. Click “Continue”

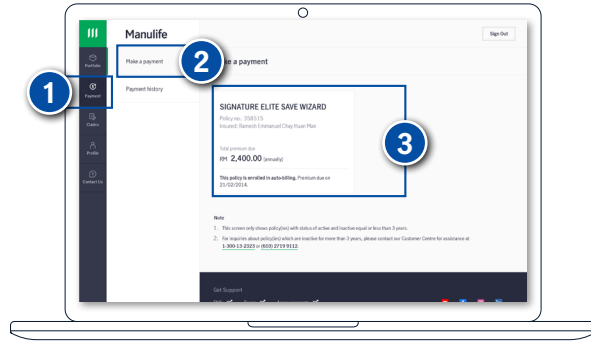




# How to make your *premium payment*?

## Step 1

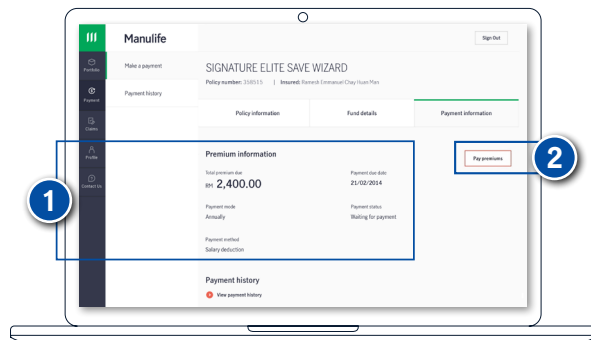
1. After login, select **Payment** from navigation menu
2. Choose “Make a payment”
3. Select a policy for which you want to pay premiums



## Step 2

### View premium information

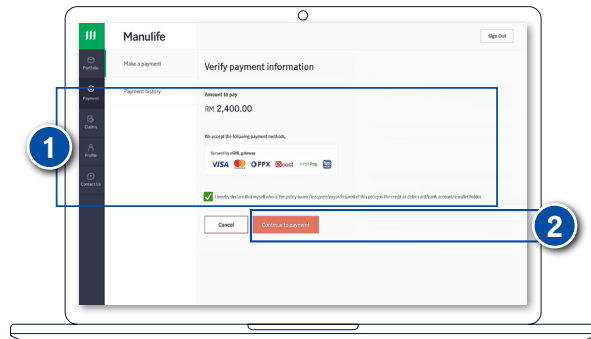
1. Check the details (Eg: Due date, premium amount, payment mode and method)
2. Click “Pay premium” to continue



## Step 3

### Verify premium information

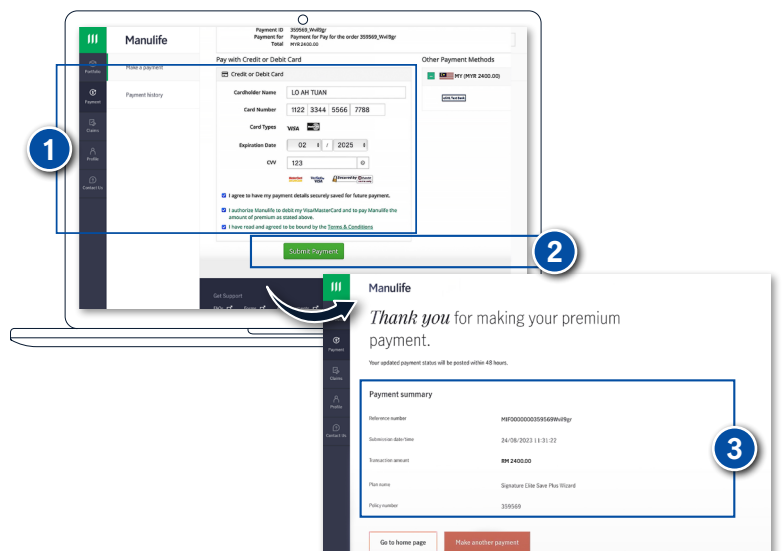
1. Read and agree to the “Terms and Conditions”
2. Click “Continue to payment” to proceed



## Step 4

### Payment page

1. Fill up your payment details
2. Click “Submit Payment”
3. View your premium payment confirmation

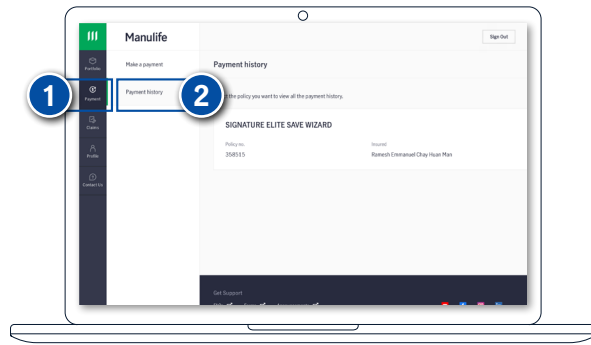




# How to check your *payment history*?

## Step 1

1. After login, select **Payment** from navigation menu
2. Choose “Payment history”



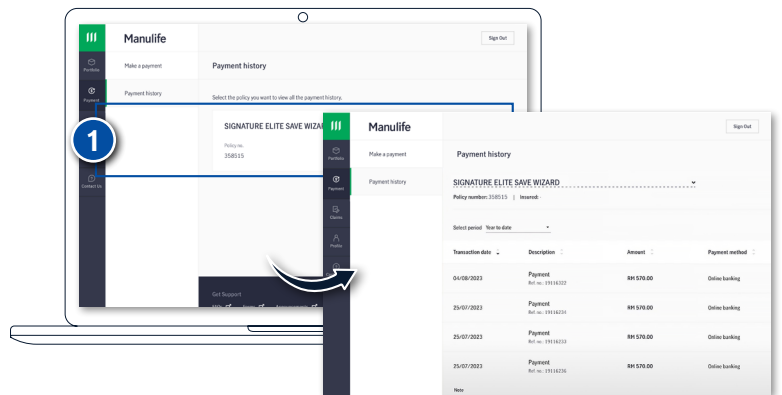
## Step 2

### Review premium history

1. Select a policy which you want to view the transaction histories

Note:

- The payment history page will present premiums received from 1<sup>st</sup> January 2022 onwards



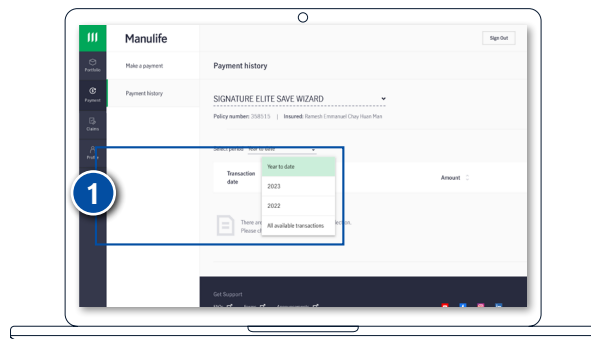
## Step 3

### Filter transaction dates

1. Click on “Select period” to filter your payment history

Note:

- The payment function here is for non auto billing payment. For all payment made regardless of payment method, it might take up to 48 hours to be reflected in the payment history

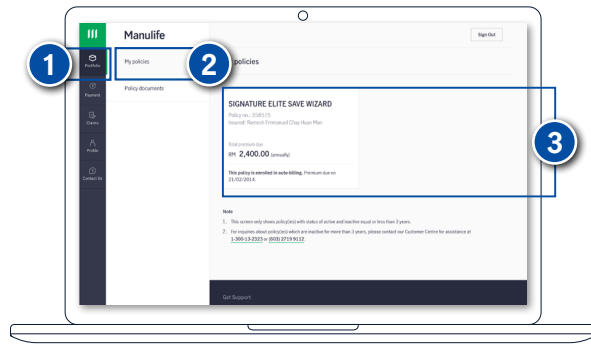




# How to access your *policy details*?

## Step 1

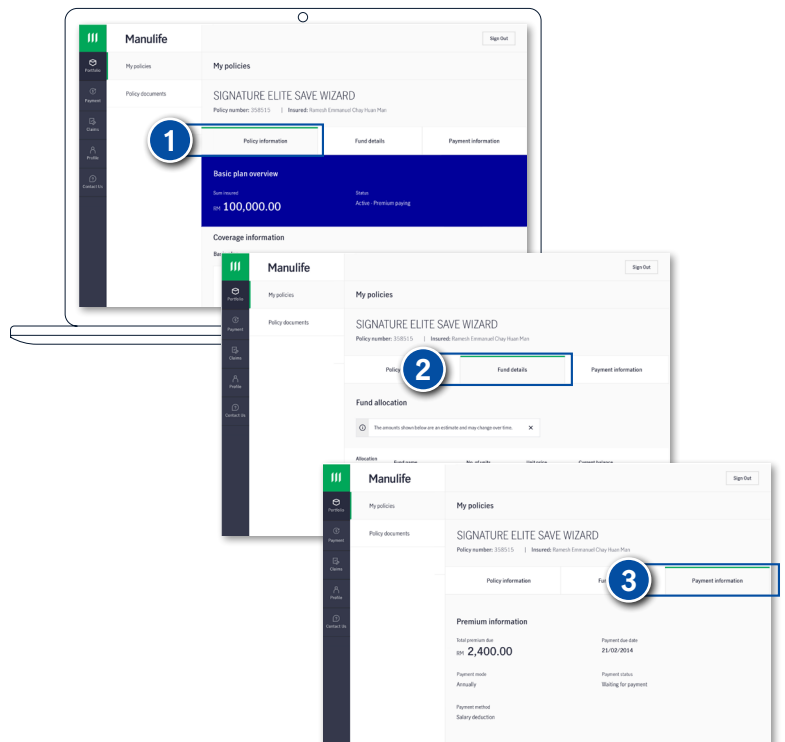
1. After login, select **Portfolio** from navigation menu
2. Select “My policies”
3. Choose a policy you want to view



## Step 2

### View your policy details

1. Policy information
2. Financial information (For Ordinary Life Plan) or Fund details (For Investment-Linked Plan)
3. Payment information

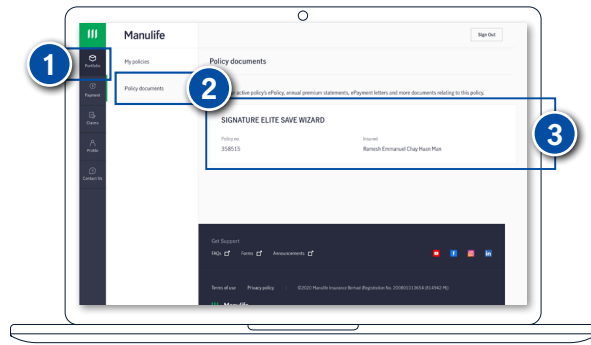




# How to view and download your *policy documents*?

## Step 1

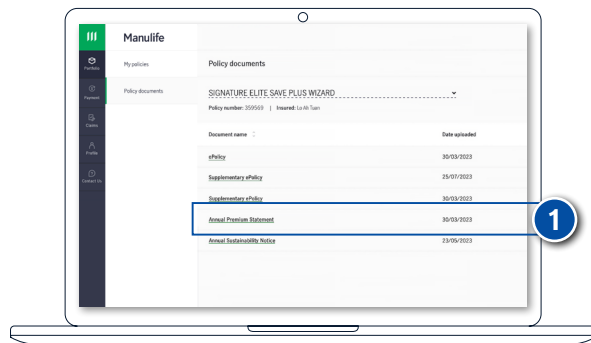
1. After login, select **Portfolio** from navigation menu
2. Select “Policy documents”
3. Choose a policy you would like to view or download



## Step 2

### View & download your policy documents

1. Click on the policy document to start download



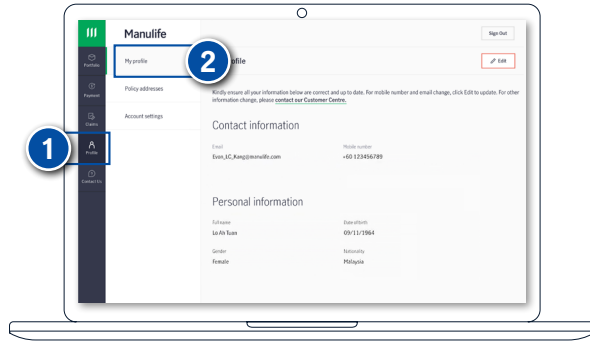




# How to view and edit your *profile details*?

## Step 1

1. After login, select **Profile** from navigation menu
2. Select “My profile”  
You will be able to view
  - Contact information
  - Personal information
  - ID information



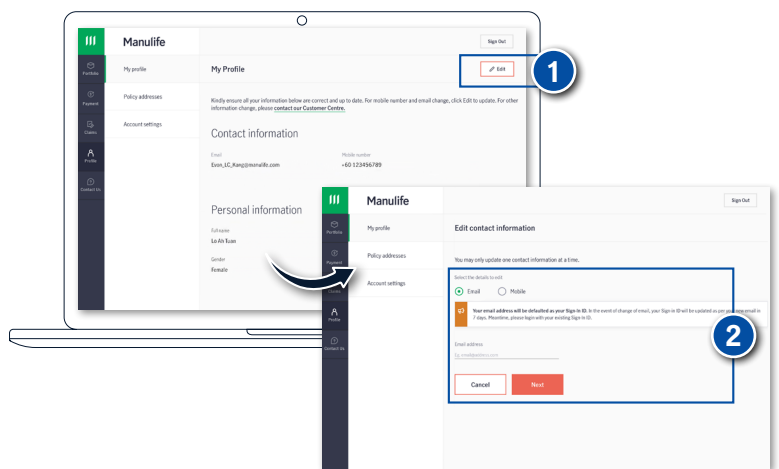
## Step 2

### Change your contact information

1. Click “Edit” if you would like to make changes
2. Click “Email” or “Mobile” and update your contact information

#### Notes:

- Any changes you make will apply to all policies
- Please wait for 10 seconds before submitting a new request to avoid any disruption

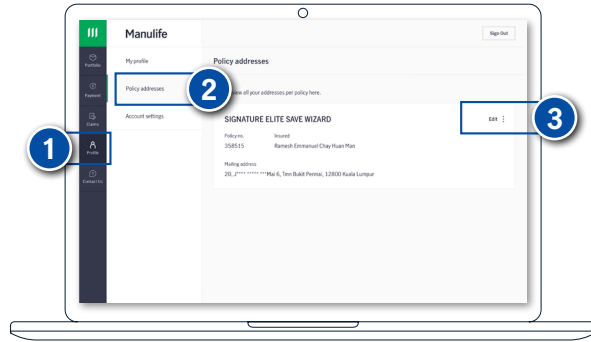




# How to change your *mailing address*?

## Step 1

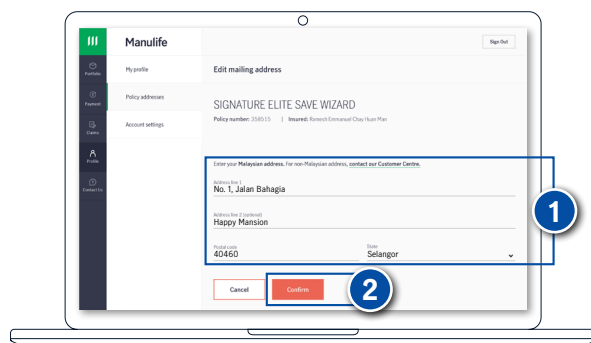
1. After login, select **Profile** from navigation menu
2. Select “Policy addresses”
3. Click “Edit” to make changes to your mailing address



## Step 2

### Change your mailing address

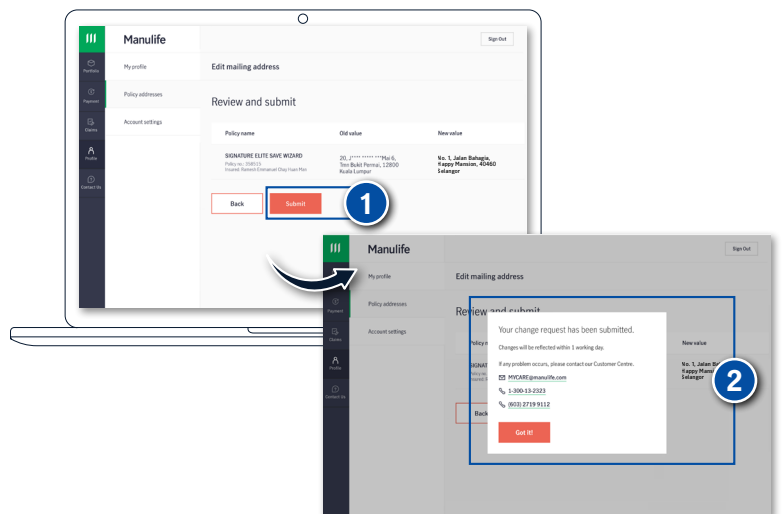
1. Update your latest mailing address
2. Select “Confirm” to submit



## Step 3

### Confirm on the changes made

1. Select “Submit” to proceed
2. A message will be prompted upon successful submission





## How to change your *password*?

### Step 1

1. After login, select **Profile** from navigation menu
2. Select “Account Settings”
3. Click “Change password” to make changes to your password



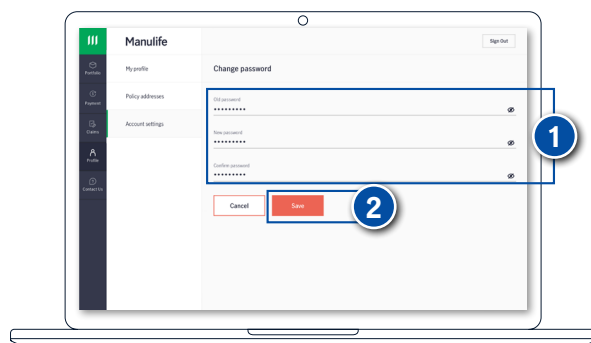
### Step 2

#### Change your password

1. Enter your old and new password
2. Review and click “Save” to proceed

Note:

- New password will be reflected in 1 working day

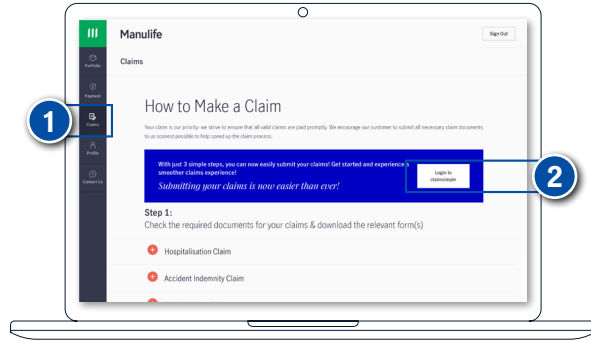




# How to make your *claims*?

## Step 1

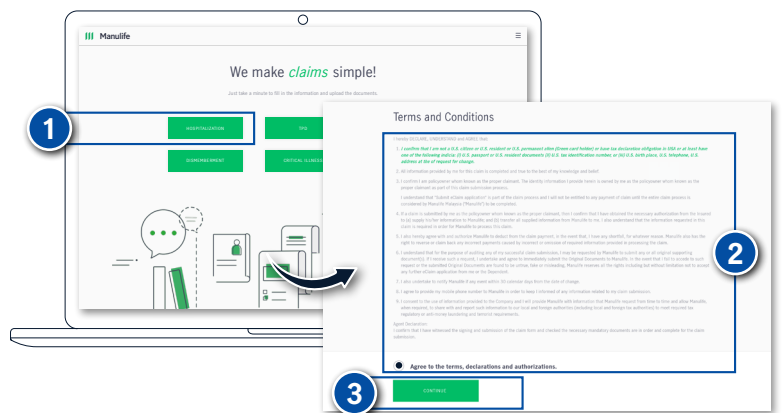
1. After login, select **Claims** from navigation menu
2. Click “Login to claimsimple”



## Step 2

### Submit your claim

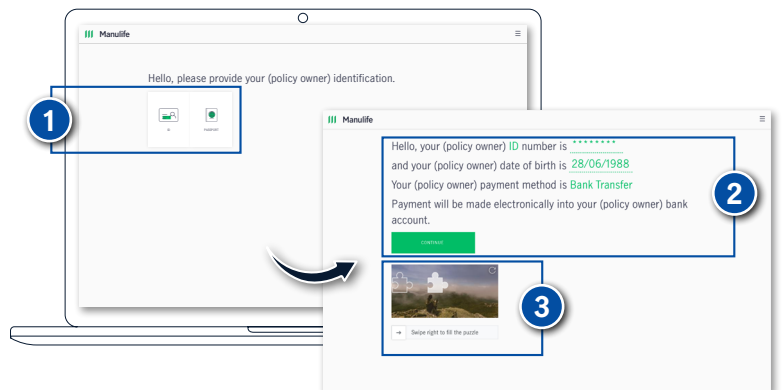
1. Select your claim type
2. Read and agree to the “Terms and Conditions”
3. Click “Continue” to proceed



## Step 3

### Provide your details

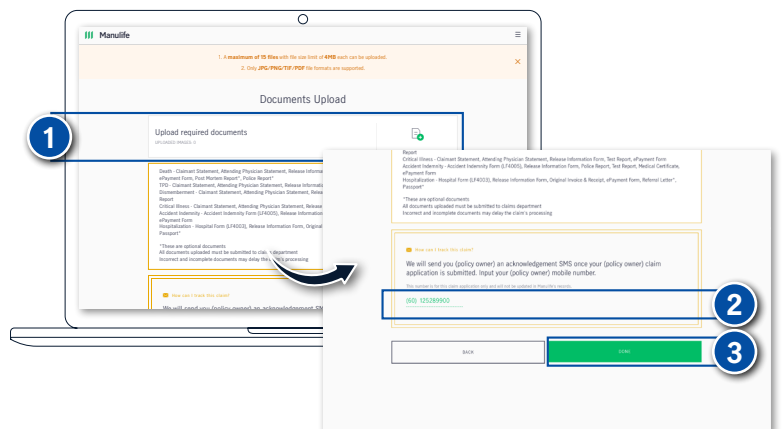
1. Choose your identification
2. Key in your ID number, date of birth, select “Bank Transfer” and click “Continue”
3. Solve the Captcha puzzle



## Step 4

### Submit claim document

1. Upload required documents
2. Key in your mobile number to receive your eClaim acknowledgment receipt
3. Click “Done”





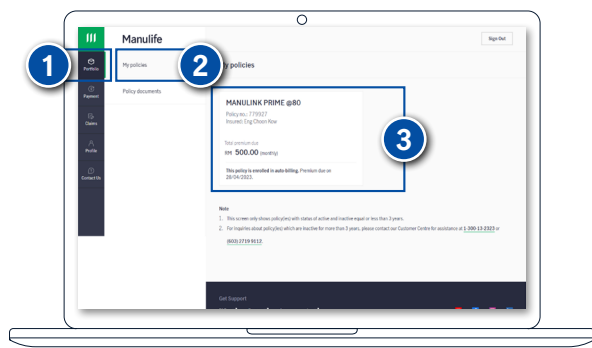
# Recurring premium payment via *credit/debit card*

(A) Submit “Update / Enrol to credit/debit card” request

## Option 1

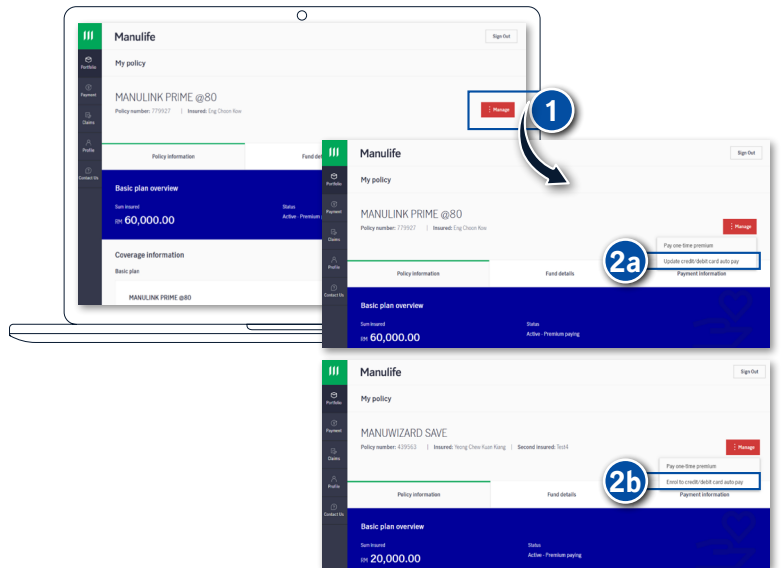
### Step 1

1. After login, select **Portfolio** from navigation menu
2. Choose “My policies”
3. Select the policy which you would like to make payment for



### Step 2

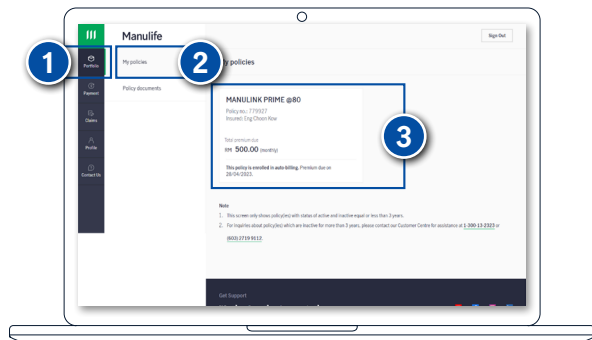
1. Click “Manage” to continue
- 2a. For existing **Auto Billing** payment method, please select “**Update credit/debit card auto pay**”
- 2b. For the setup of **Auto Billing** payment method, please select “**Enrol to credit/debit card auto pay**”



## Option 2

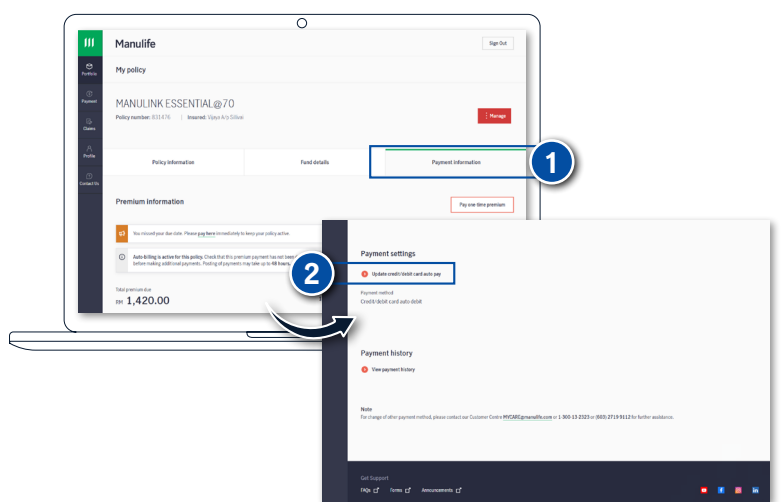
### Step 1

1. After login, select **Portfolio** from navigation menu
2. Choose “My policies”
3. Select the policy which you would like to make payment for



### Step 2

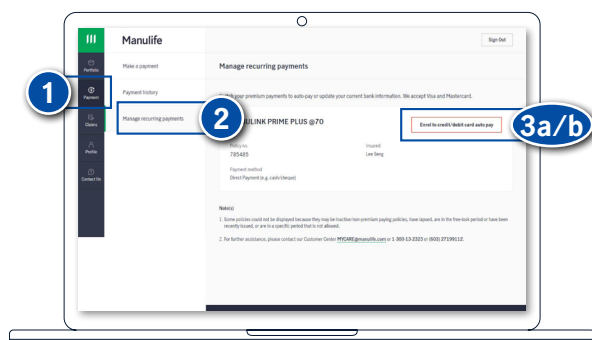
1. Click on “Payment Information”
2. Click on “Update credit/debit card auto pay”



## Option 3

### Step 1

1. After login, select **Payment** from navigation menu
2. Choose “Manage recurring payments”
- 3a. For existing **Auto Billing** payment method, please select “**Update credit/debit card auto pay**”
- 3b. For the setup of **Auto Billing** payment method, please select “**Enrol to credit/debit card auto pay**”





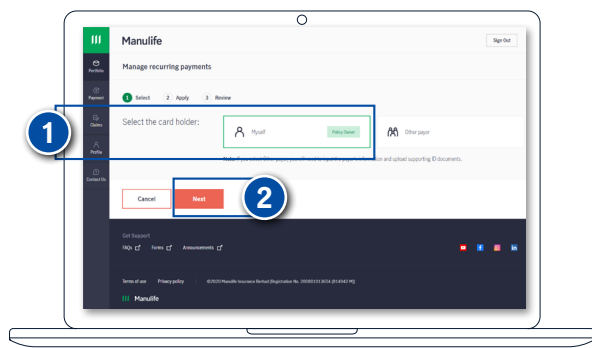
# Recurring premium payment via *credit/debit card*

## (B) Update the payor's credit/debit card details

### Self payor

#### Step 1

1. Choose "Myself" (Policy Owner)
2. Click "Next" to continue



#### Step 2

##### Verify information

1. Click "No, only this policy" for the specific policy. You can view the selected policy details
2. Click "Yes" to apply to multiple policies. You can view all your policies details
3. Read and agree to the "Terms and Conditions" by checking the box
4. Click "Confirm" to proceed



#### Step 3

##### Fill in card details

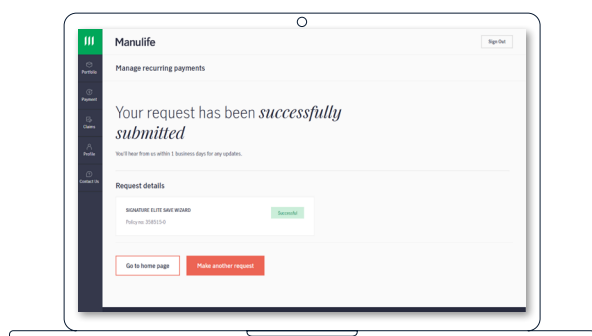
1. Fill in your card details on the eGHL page
2. Read and agree to the "Terms and Conditions" by checking the boxes
3. Click "Submit Payment" to proceed



#### Step 4

##### Confirmation on card details submission

1. A message will be displayed upon successful submission





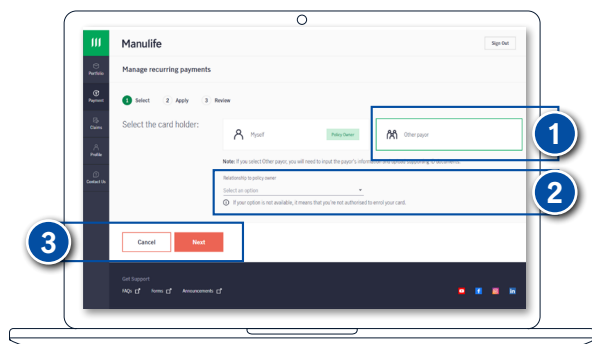
# Recurring premium payment via *credit/debit card*

## (B) Update the payor's credit/debit card details

### Other payor

#### Step 1

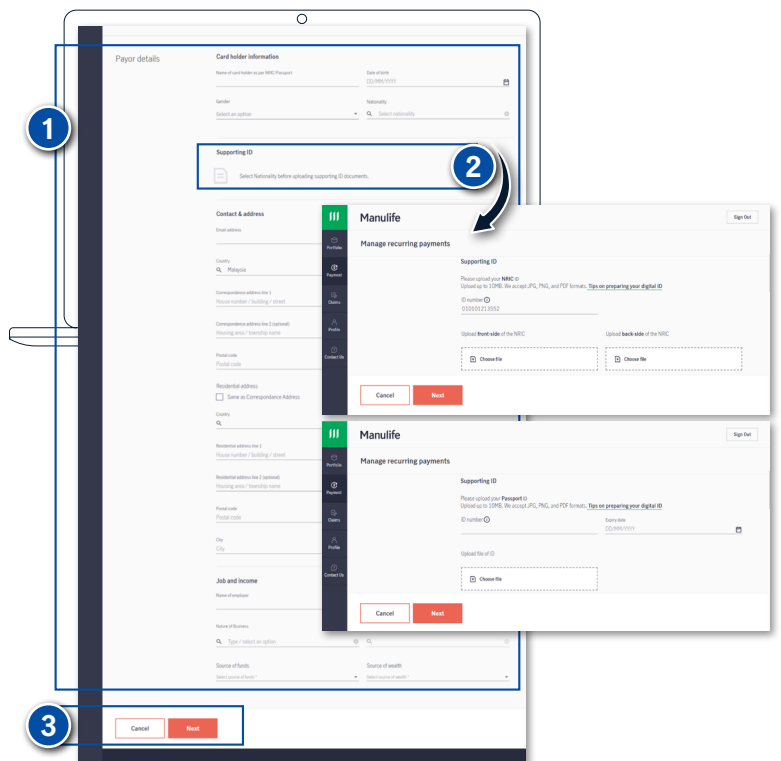
1. Choose "Other payor"
2. Select the permitted relationship from the dropdown list
3. Click "Next" to continue



#### Step 2

##### Fill in card details

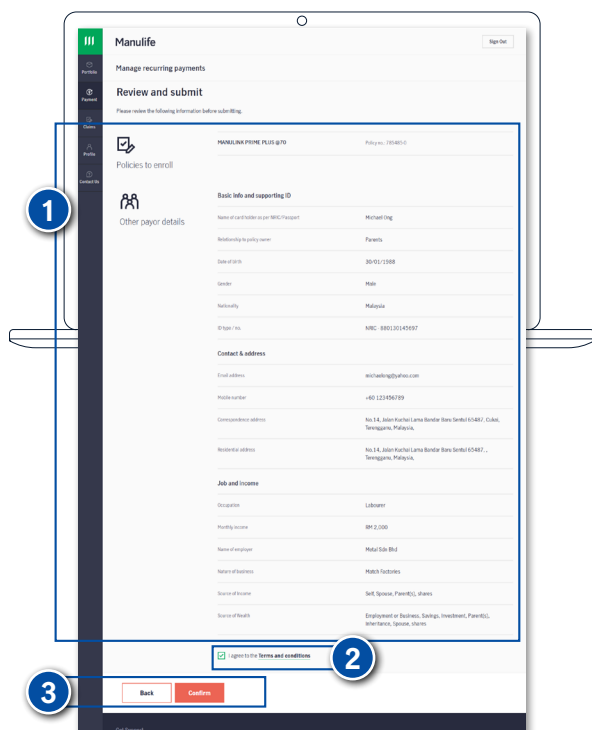
1. Fill in the payor's details as required
2. Upload the front and back of the NRIC for Malaysians, or upload passport copy for non-Malaysians, click "Next" to continue
3. Click "Next" to continue



#### Step 3

##### Review & submit

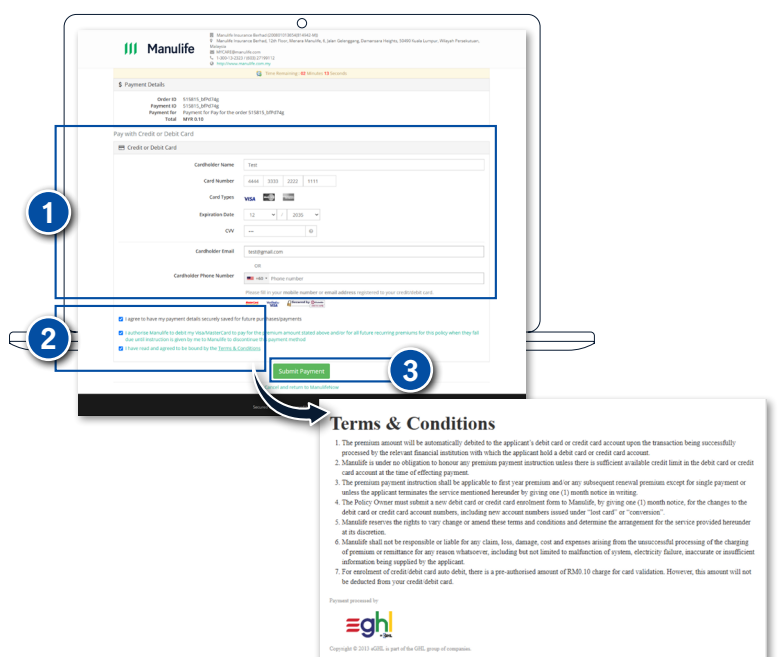
1. Review all details
2. Read and agree to the "Terms and Conditions" by checking the box
3. Click "Confirm" to proceed



#### Step 4

##### Fill in card details

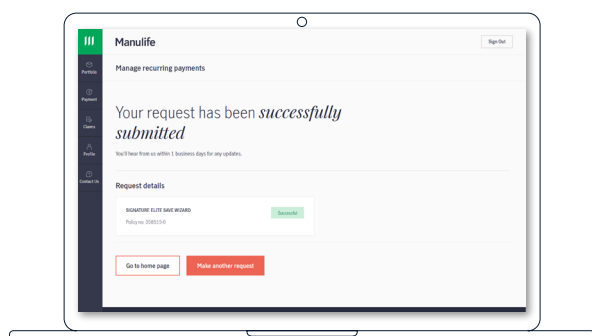
1. Fill in your card details on the eGHL page
2. Read and agree to the "Terms and Conditions" by checking the box
3. Click "Submit Payment" to proceed



#### Step 5

##### Confirmation on card details submission

1. A message will be displayed upon successful submission

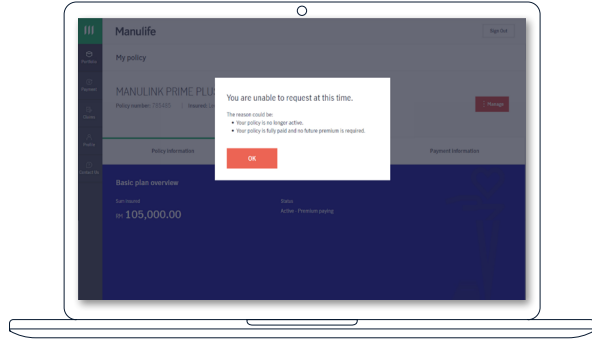




## Examples of *unsuccessfully processed requests*

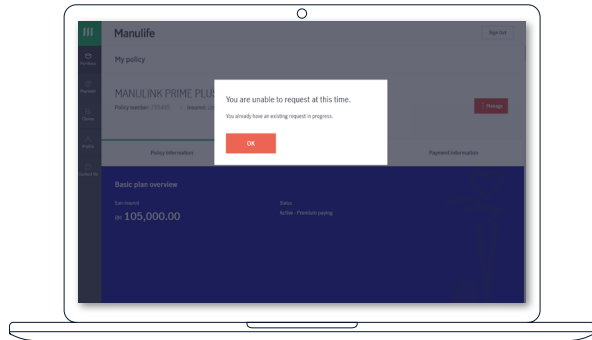
### You are unable to request at this time

Non-in force or fully paid policies



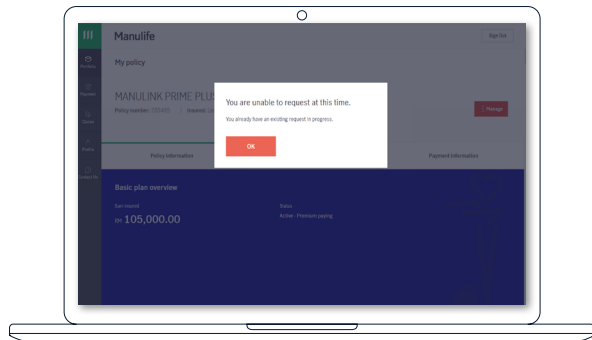
### You are unable to request at this time

Selected policy request submitted through Manulife Online is in progress status



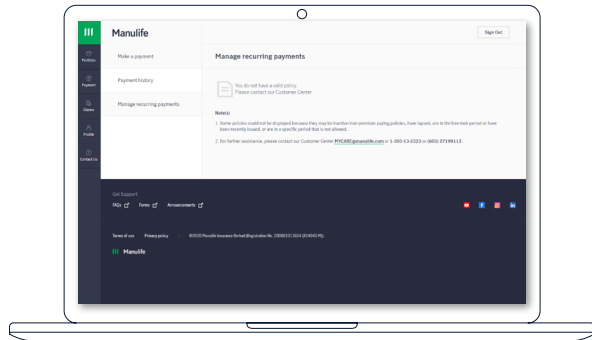
### You are unable to request at this time

Selected policy is pending for other activity in backend system



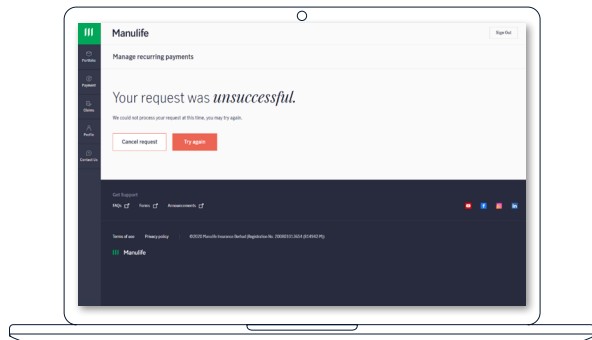
### You do not have a valid policy

Only the policy is in the account, and it is currently pending other activities in the backend system



### Your request was unsuccessful

Submitted with invalid card details on the eGHL page





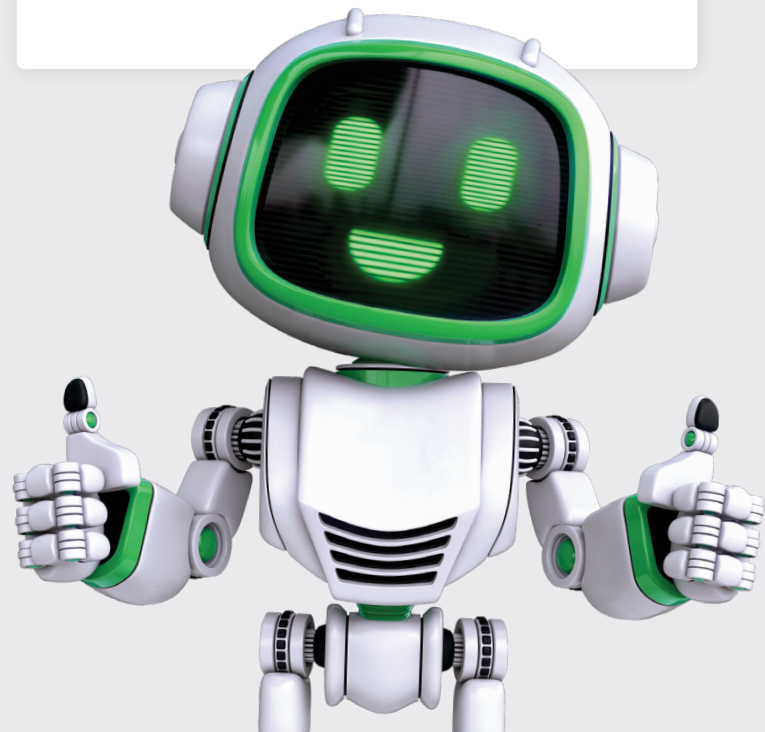
# Panduan Pengguna Manulife Online



## Bermula dengan ciri-ciri utama **Manulife Online**:



Klik pada tajuk untuk melihat halaman masing-masing



Mengurus polisi insurans anda tidak pernah *semudah* ini.

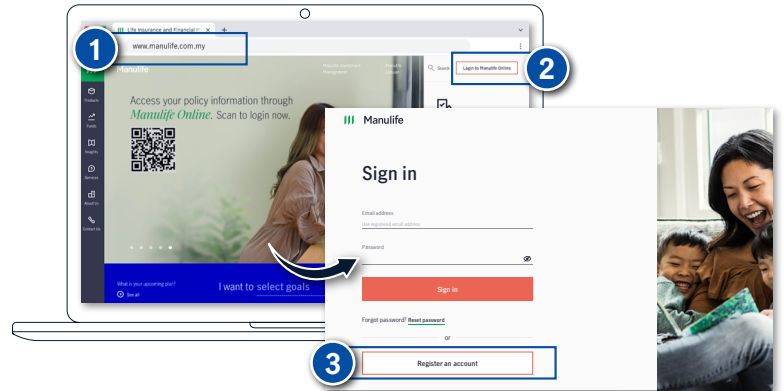
Sila layari [www.manulife.com.my/contactupdate](http://www.manulife.com.my/contactupdate) untuk mengemas kini e-mel pilihan anda atau hubungi Talian Khidmat Pelanggan kami di **03 2719 9112 / 1300 13 2323** untuk bantuan.



# Bagaimana untuk mendaftar *akaun baharu* & *daftar masuk*?

## Langkah 1

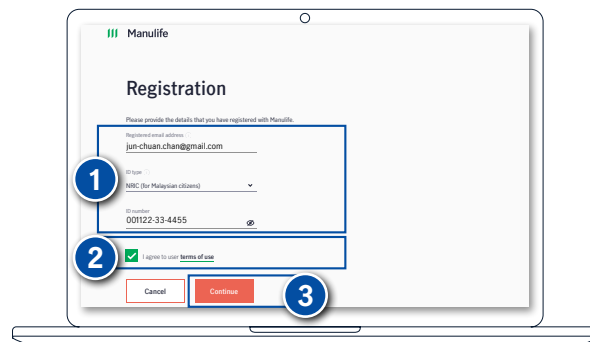
1. Layari **Laman Web Manulife Malaysia**
2. Klik “Login to Manulife Online”
3. Pilih “Register an account”



## Langkah 2

### Pendaftaran

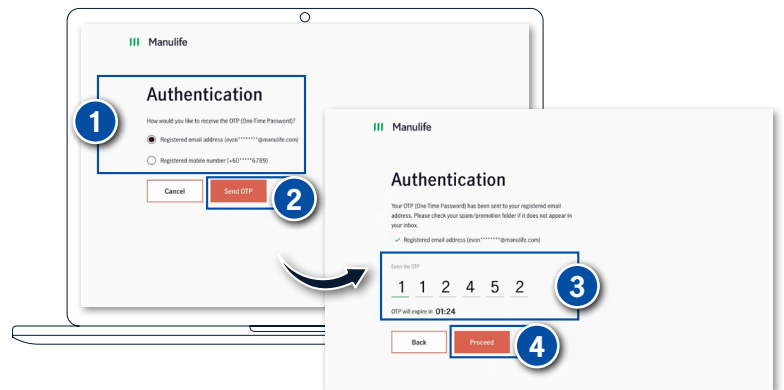
1. Isi e-mel yang telah didaftarkan, pilih jenis ID, dan isi nombor ID anda
2. Baca dan setuju “Terms of Use”
3. Klik “Continue”



## Langkah 3

### Pengesahan

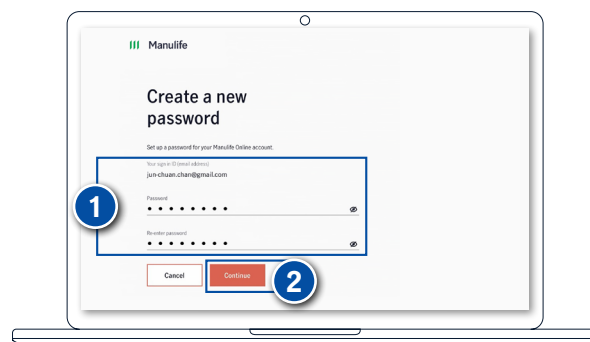
1. Pilih untuk menerima OTP melalui e-mel yang telah didaftarkan atau nombor telefon bimbit anda
2. Klik “Send OTP”
3. Masukkan OTP
4. Klik “Proceed”



## Langkah 4

### Cipta kata laluan baharu

1. Cipta kata laluan baharu anda
2. Klik “Continue”



### Nota penting:

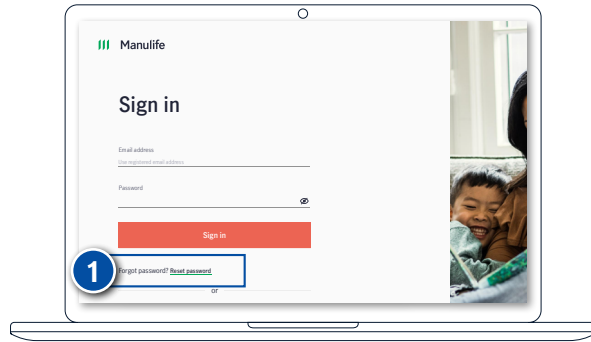
Sekiranya anda mempunyai beberapa alamat e-mel yang direkodkan dalam sistem kami, sila kemas kini **e-mel pilihan anda sebagai ID daftar** masuk sebelum anda mengakses Manulife Online. Ini akan digunakan sebagai **e-mel utama** untuk semua polisi anda.



# Bagaimana untuk menetapkan semula *kata laluan* anda?

## Langkah 1

1. Daftar masuk ke **Manulife Online** dan klik “Reset password”



## Langkah 2

### Masukkan butiran anda

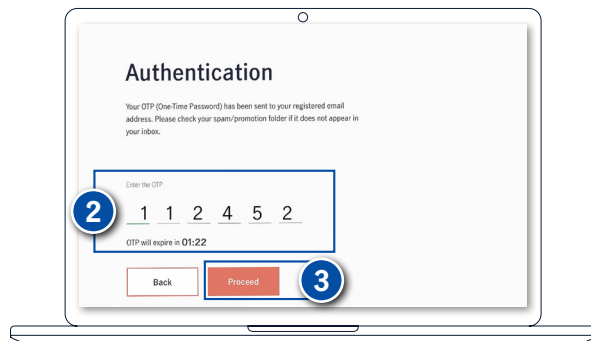
1. Masukkan e-mel yang telah didaftarkan dan tarikh kelahiran anda
2. Klik “Continue”



## Langkah 3

### Pengesahan

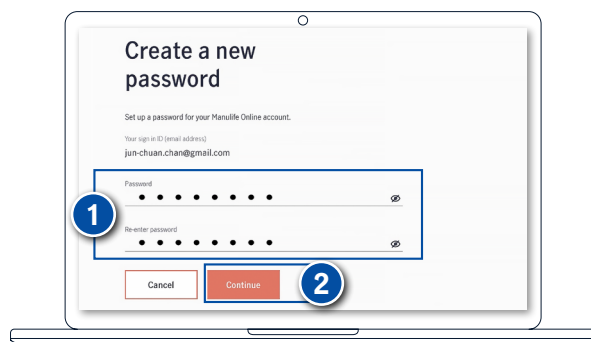
1. OTP anda akan dijana secara automatik dan dihantar ke e-mel yang telah didaftarkan
2. Masukkan OTP
3. Klik “Proceed”



## Langkah 4

### Cipta kata laluan baharu anda

1. Cipta kata laluan baharu anda
2. Klik “Continue”

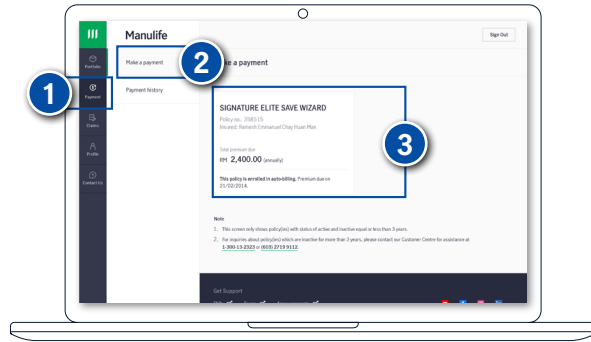




# Bagaimana untuk membuat *pembayaran premium* anda?

## Langkah 1

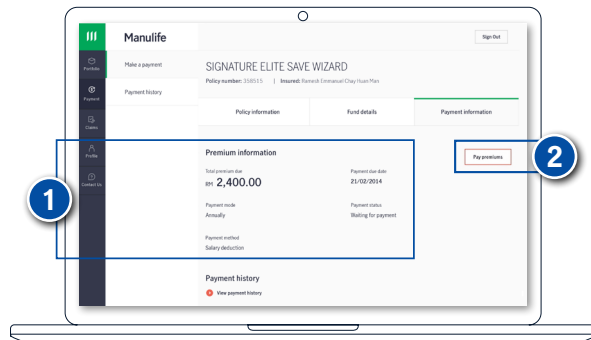
1. Selepas daftar masuk, pilih **Payment** dari menu navigasi
2. Pilih “Make a payment”
3. Pilih polisi yang anda ingin membayar premium



## Langkah 2

### Lihat maklumat premium

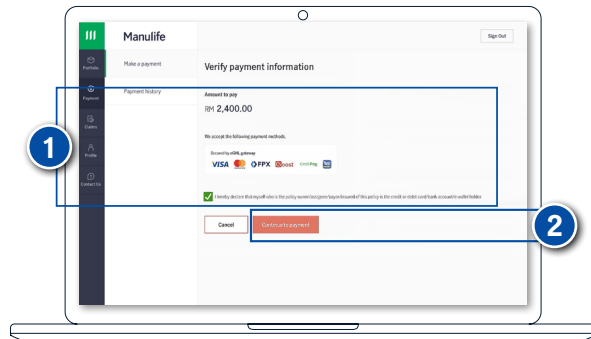
1. Semak butiran premium (Contoh: Tarikh akhir, jumlah premium dan cara pembayaran)
2. Klik “Pay premium” untuk meneruskan



## Langkah 3

### Sahkan maklumat premium

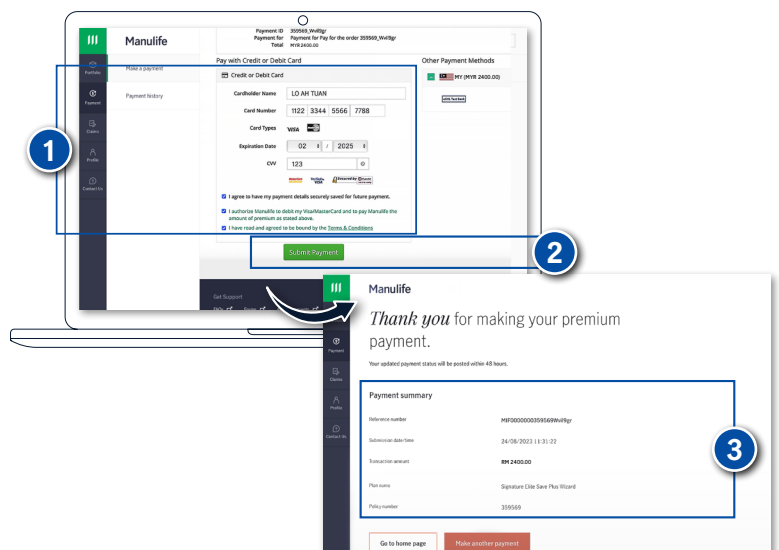
1. Baca dan setuju “Terms and Conditions”
2. Klik “Continue to payment” untuk meneruskan



## Langkah 4

### Halaman pembayaran

1. Isi maklumat pembayaran anda
2. Klik “Submit Payment”
3. Lihat pengesahan pembayaran premium anda

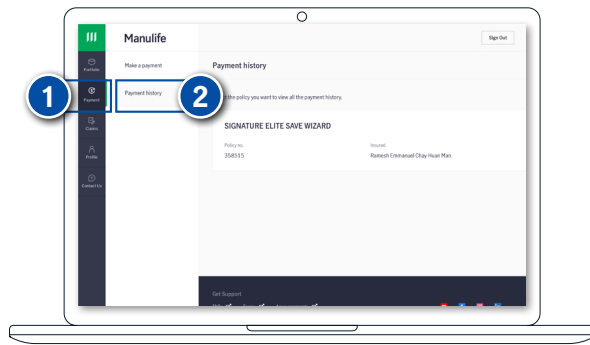




# Bagaimana untuk menyemak *rekod pembayaran* anda?

## Langkah 1

1. Selepas daftar masuk, pilih **Payment** dari menu navigasi
2. Pilih “Payment history”



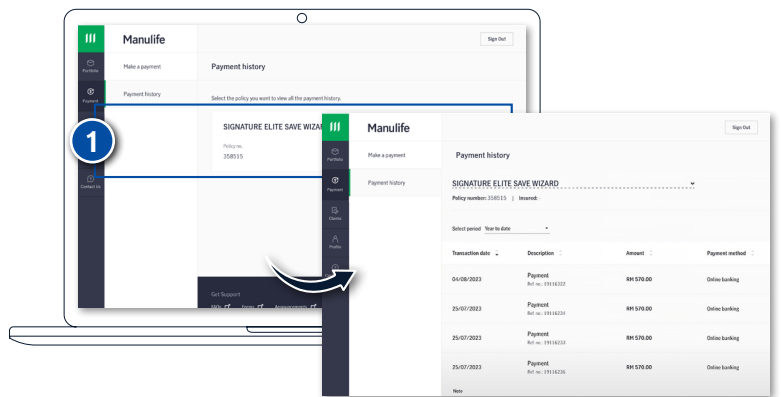
## Langkah 2

### Semak rekod pembayaran

1. Pilih polisi yang anda ingin melihat rekod transaksi

Nota:

- Halaman rekod pembayaran akan menunjukkan premium yang diterima mulai 1 Januari 2022



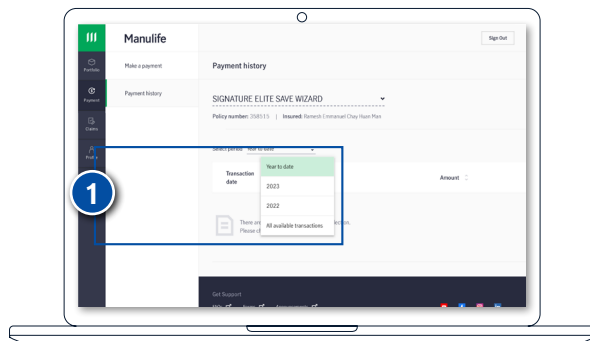
## Langkah 3

### Pilih tarikh transaksi

1. Klik “Select period” untuk memilih rekod pembayaran anda

Nota:

- Fungsi pembayaran di sini adalah untuk pembayaran bukan dengan kaedah “auto billing”. Bagi semua pembayaran yang dibuat tanpa mengira cara pembayaran, ia mungkin mengambil masa sehingga 48 jam untuk dicerminkan dalam rekod pembayaran

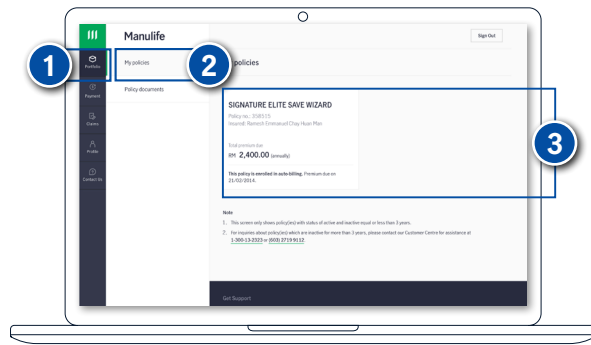




# Bagaimana untuk mengakses *butiran polisi* anda?

## Langkah 1

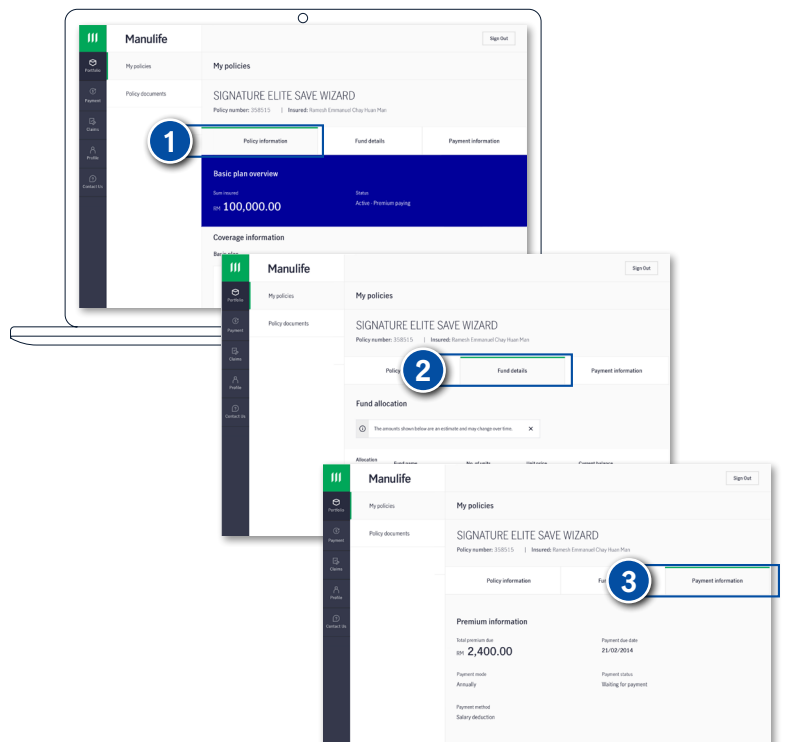
1. Selepas daftar masuk, pilih **Portfolio** dari menu navigasi
2. Pilih “My policies”
3. Pilih polisi yang anda ingin lihat



## Langkah 2

### Lihat butiran polisi anda

1. Maklumat polisi
2. Maklumat kewangan (Untuk Pelan Hayat Biasa) atau maklumat Dana (Untuk Pelan Berkaitan Pelaburan)
3. Maklumat pembayaran

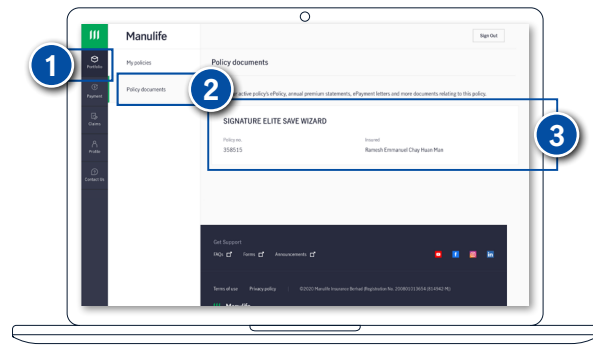




# Bagaimana untuk melihat dan memuat turun *dokumen polisi* anda?

## Langkah 1

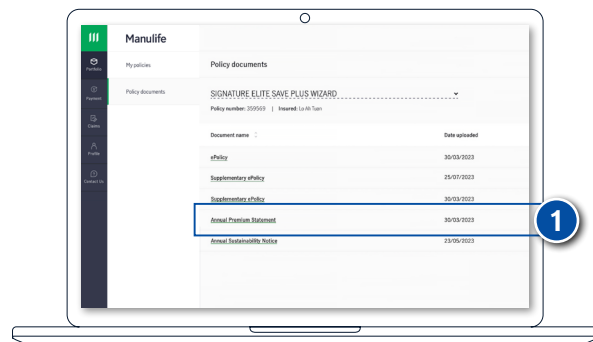
1. Selepas daftar masuk, pilih **Portfolio** dari menu navigasi
2. Pilih “Policy documents”
3. Pilih polisi yang anda ingin lihat atau muat turun



## Langkah 2

### Lihat & muat turun dokumen polisi anda

1. Klik dokumen polisi untuk memulakan muat turun



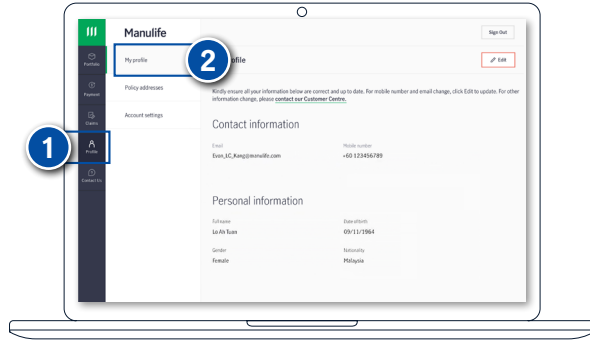




# Bagaimana untuk melihat dan mengemas kini *butiran profil* anda?

## Langkah 1

1. Selepas daftar masuk, pilih **Profile** dari menu navigasi
2. Pilih “My profile”  
Anda akan dapat melihat
  - Maklumat hubungan
  - Maklumat peribadi
  - Maklumat ID



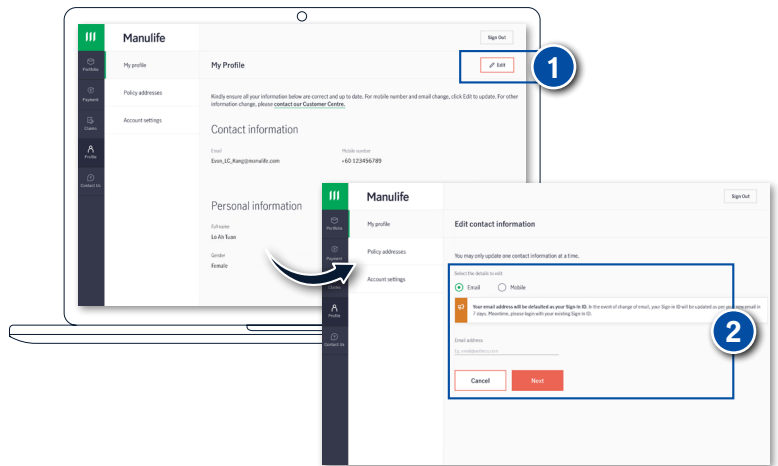
## Langkah 2

### Tukar maklumat hubungan anda

1. Klik “Edit” jika anda ingin membuat penukaran
2. Klik “Email” atau “Mobile” dan kemas kini maklumat hubungan anda

Nota:

- Sebarang penukaran akan digunakan untuk semua polisi anda
- Sila tunggu selama 10 saat sebelum menghantar permintaan baharu untuk mengelakkan sebarang gangguan

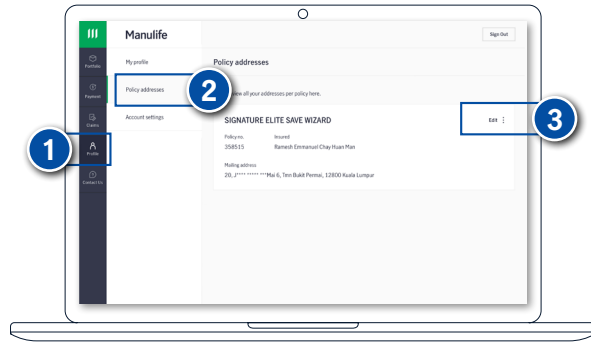




# Bagaimana untuk menukar *alamat surat-menyurat* anda?

## Langkah 1

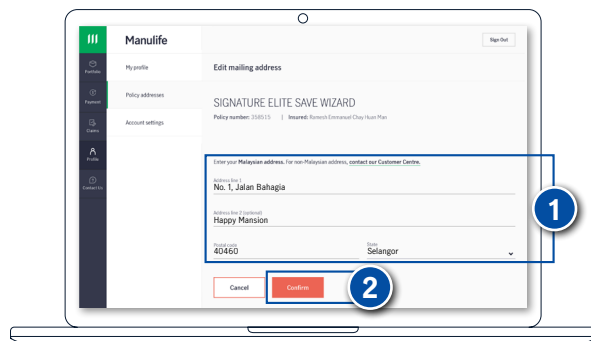
1. Selepas daftar masuk, pilih **Profile** dari menu navigasi
2. Pilih “Policy addresses”
3. Klik “Edit” untuk membuat penukaran alamat surat-menyurat anda



## Langkah 2

### Tukar alamat surat-menyurat anda

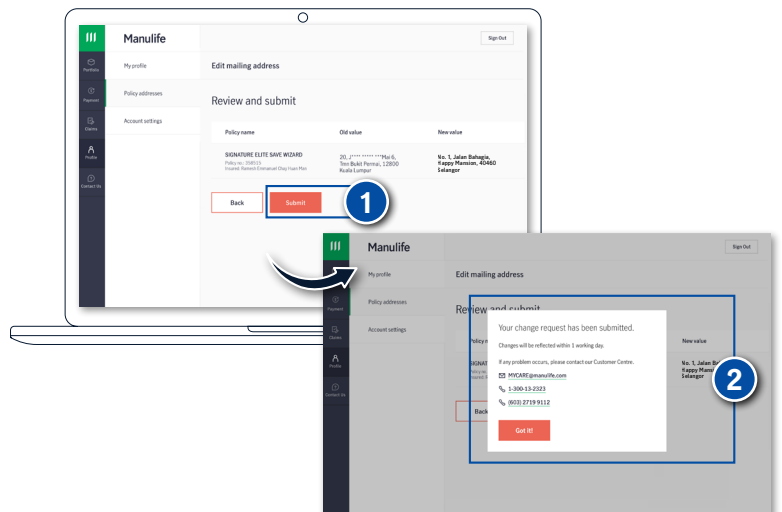
1. Kemas kini alamat surat-menyurat terkini anda
2. Pilih “Confirm” untuk menghantar



## Langkah 3

### Sahkan penukaran yang dibuat

1. Pilih “Submit” untuk meneruskan
2. Mesej akan dipaparkan selepas penghantaran berjaya

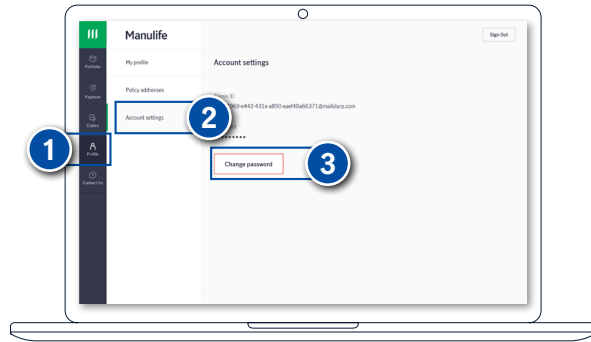




## Bagaimana untuk menukar *kata laluan* anda?

### Langkah 1

1. Selepas daftar masuk, pilih **Profile** dari menu navigasi
2. Pilih “Account Settings”
3. Klik “Change password” untuk menukar kata laluan anda



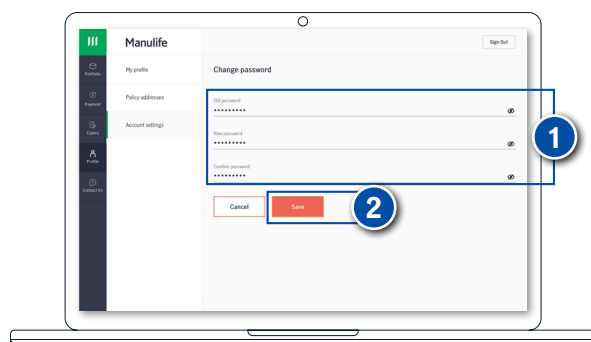
### Langkah 2

#### Tukar kata laluan anda

1. Masukkan kata laluan lama dan baharu anda
2. Semak dan klik “Save” untuk meneruskan

Nota:

- Kata laluan baharu akan dikemas kini dalam tempoh 1 hari bekerja

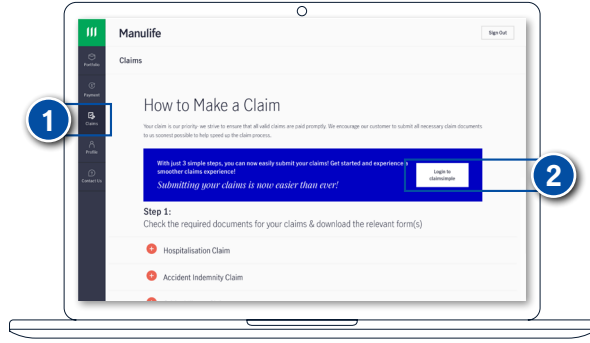




# Bagaimana untuk membuat *tuntutan* anda?

## Langkah 1

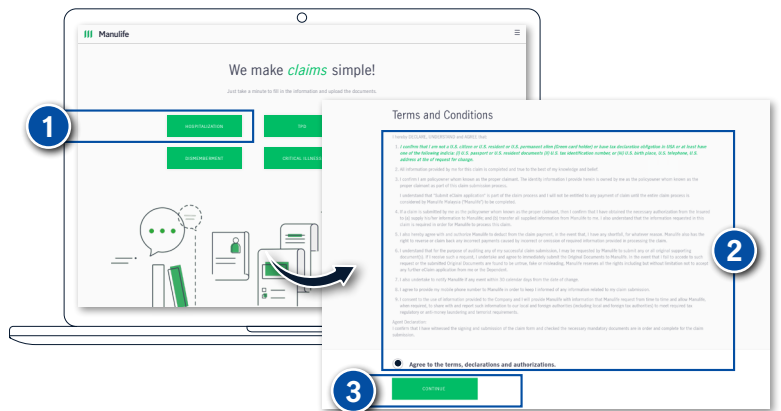
1. Selepas daftar masuk, pilih **Claims** dari menu navigasi
2. Klik “Login to claimsimple”



## Langkah 2

### Hantar tuntutan anda

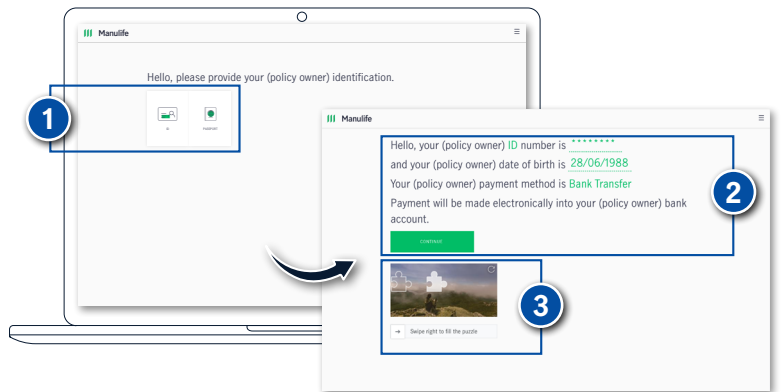
1. Pilih jenis tuntutan anda
2. Baca dan bersetuju dengan “Terms and Conditions”
3. Klik “Continue” untuk meneruskan



## Langkah 3

### Berikan butiran anda

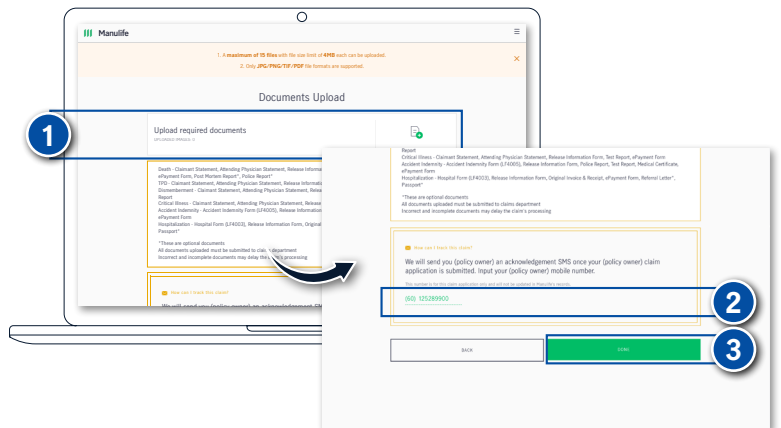
1. Pilih jenis pengenalan anda
2. Masukkan nombor ID, tarikh lahir anda, pilih “Bank Transfer” dan klik “Continue”
3. Selesaikan ujian Captcha



## Langkah 4

### Hantar dokumen tuntutan

1. Muat naik dokumen yang diperlukan
2. Masukkan nombor telefon bimbit anda untuk menerima resit pengesahan tuntutan elektronik anda
3. Klik “Done”





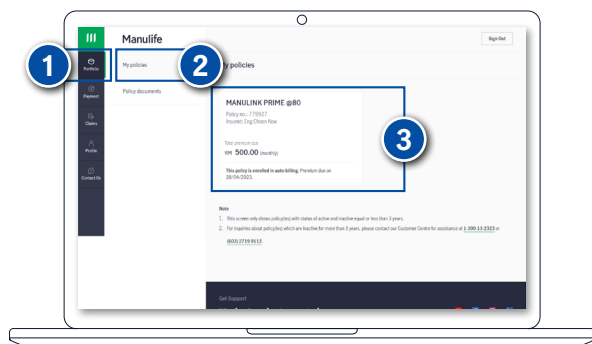
# Pembayaran premium berulang dengan *kad kredit/debit*

## (A) Hantar permohonan untuk “Update / Enrol to credit/debit card”

### Pilihan 1

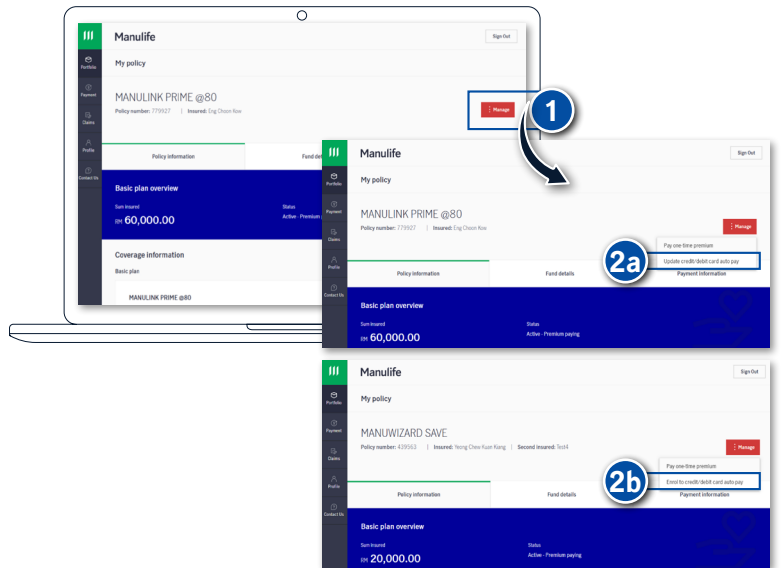
#### Langkah 1

1. Selepas daftar masuk, pilih **Portfolio** dari menu navigasi
2. Pilih “My policies”
3. Pilih polisi yang anda ingin membuat pembayaran



#### Langkah 2

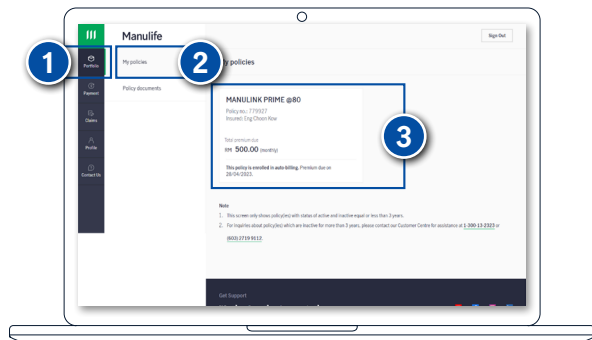
1. Klik “Manage” untuk meneruskan
- 2a. Sila pilih “**Update credit/debit card auto pay**” untuk kaedah pembayaran **Pengebilan Automatik** yang sedia ada
- 2b. Sila pilih “**Enrol to credit/debit card auto pay**” untuk kaedah pembayaran **Pengebilan Automatik**



### Pilihan 2

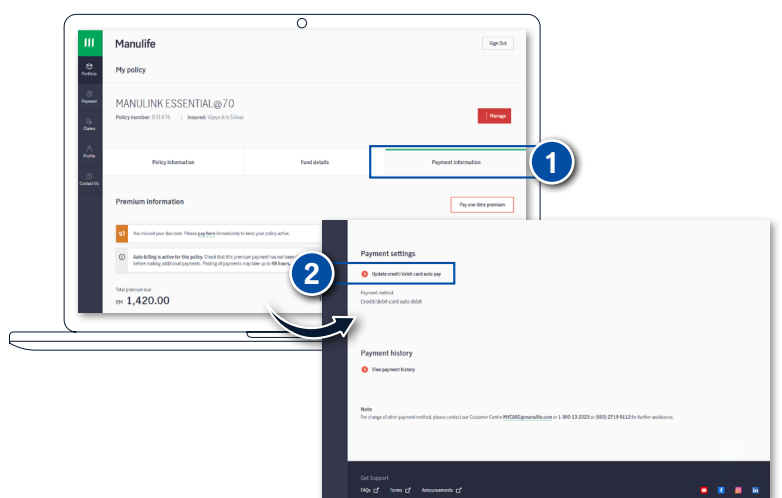
#### Langkah 1

1. Selepas daftar masuk, pilih **Portfolio** dari menu navigasi
2. Pilih “My policies”
3. Pilih polisi yang anda ingin membuat pembayaran



#### Langkah 2

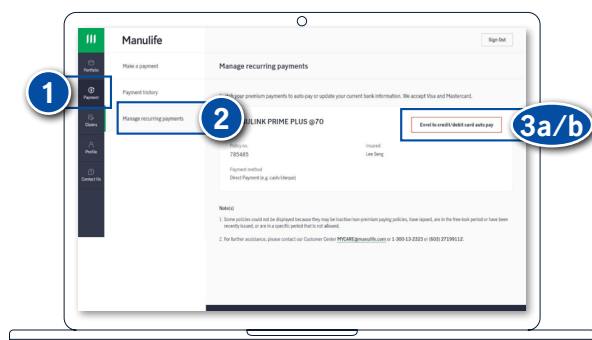
1. Klik “Payment Information”
2. Klik “Update credit/debit card auto pay”



### Pilihan 3

#### Langkah 1

1. Selepas daftar masuk, pilih **Payment** dari menu navigasi
2. Pilih “Manage recurring payments”
- 3a. Sila pilih “**Update credit/debit card auto pay**” untuk kaedah pembayaran **Pengebilan Automatik** yang sedia ada
- 3b. Sila pilih “**Enrol to credit/debit card auto pay**” untuk kaedah pembayaran **Pengebilan Automatik**





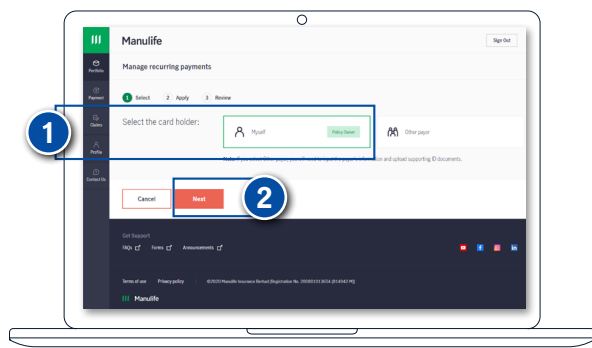
# Pembayaran premium berulang dengan *kad kredit/debit*

## (B) Kemaskini butiran kad kredit/debit pembayar

### Pembayar Sendiri

#### Langkah 1

1. Pilih “Myself” (Pemilik Polisi)
2. Klik “Next” untuk meneruskan



#### Langkah 2

##### Sahkan maklumat

1. Klik “No, only this policy” untuk polisi tertentu. Anda boleh melihat maklumat polisi yang dipilih
2. Klik “Yes” untuk memilih beberapa polisi. Anda boleh melihat maklumat bagi semua polisi anda
3. Membaca dan bersetuju kepada “Terms and Conditions” dengan menandakan kotak pilihan
4. Klik “Confirm” untuk meneruskan



#### Langkah 3

##### Isikan butiran kad

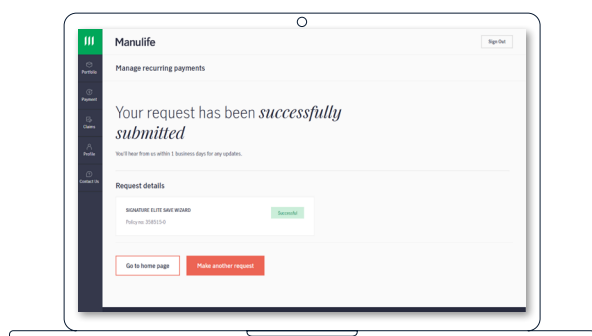
1. Isikan butiran kad anda pada halaman eGHL
2. Membaca dan bersetuju kepada “Terms and Conditions” dengan menandakan kotak pilihan
3. Klik “Submit Payment” untuk meneruskan



#### Langkah 4

##### Pengesahan penghantaran butiran kad

1. Mesej pengesahan akan dipaparkan setelah penghantaran berjaya





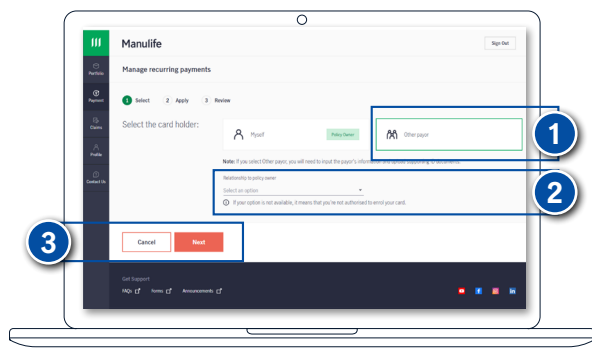
# Pembayaran premium berulang dengan *kad kredit/debit*

## (B) Kemaskini butiran kad kredit/debit pembayar

### Pembayar lain

#### Langkah 1

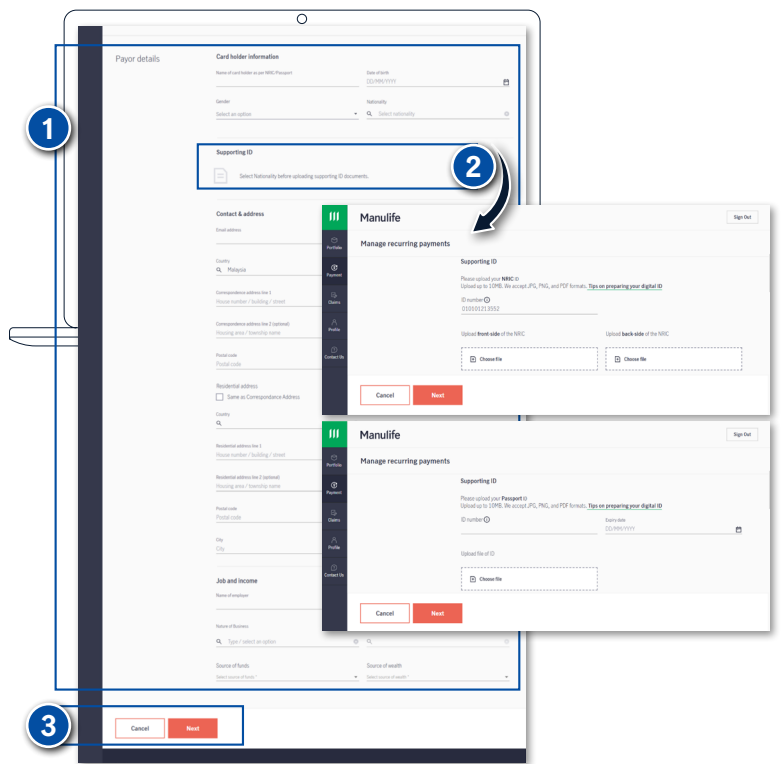
1. Pilih "Other payor"
2. Pilih perhubungan yang dibenarkan daripada senarai jantai bawah
3. Klik "Next" untuk meneruskan



#### Langkah 2

##### Isikan butiran kad

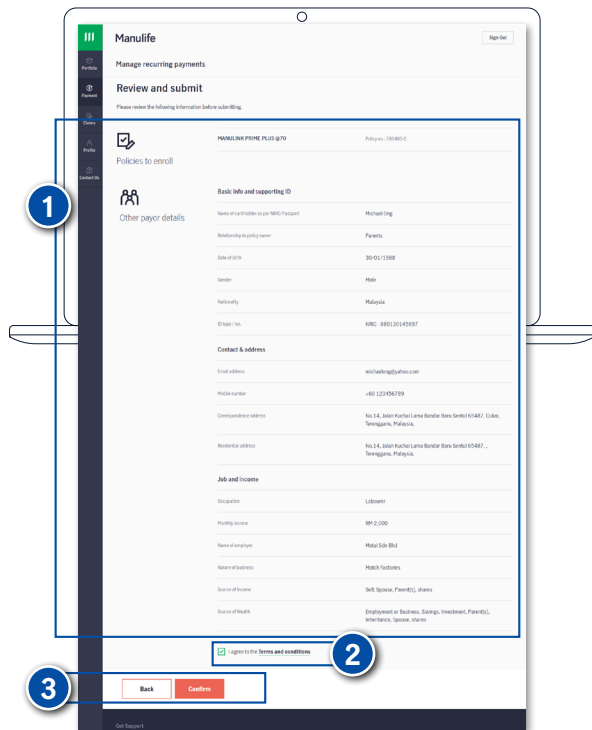
1. Lengkapkan butiran pembayar seperti yang diperlukan
2. Muat naik salinan depan dan belakang Kad Pengenalan (NRIC) bagi warganegara Malaysia, atau muat naik salinan pasport untuk bukan warganegara Malaysia, klik "Next" untuk meneruskan
3. Klik "Next" untuk meneruskan



#### Langkah 3

##### Semak & hantar

1. Semak semua butiran
2. Membaca dan bersetuju kepada "Terms and Conditions" dengan menandakan kotak pilihan
3. Klik "Confirm" untuk meneruskan



#### Langkah 4

##### Isikan butiran kad

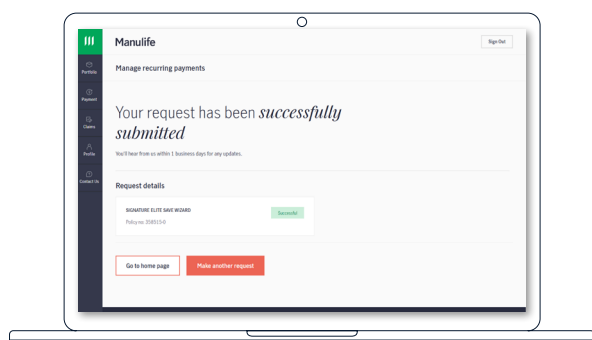
1. Isikan butiran kad anda pada halaman eGHL
2. Membaca dan bersetuju kepada "Terms and Conditions" dengan menandakan kotak pilihan
3. Klik "Submit Payment" untuk meneruskan



#### Langkah 5

##### Pengesahan penghantaran butiran kad

1. Mesej pengesahan akan dipaparkan setelah penghantaran berjaya

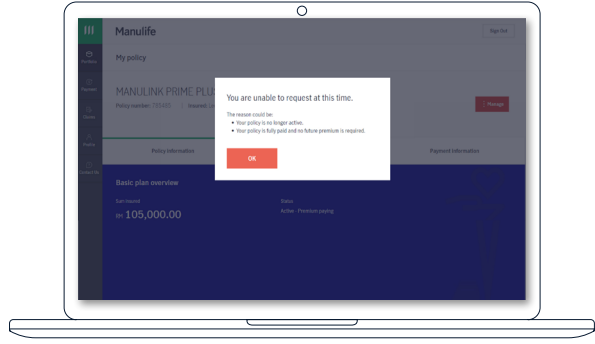




## Contoh *permohonan yang tidak berjaya diproses*

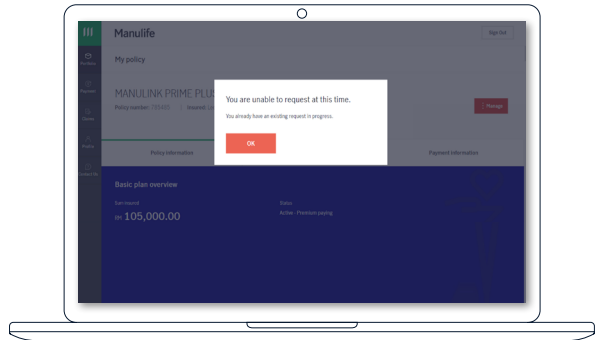
### Permohonan anda tidak dapat diproses pada masa ini

Polisi tidak berkuat kuasa atau telah dibayar sepenuhnya



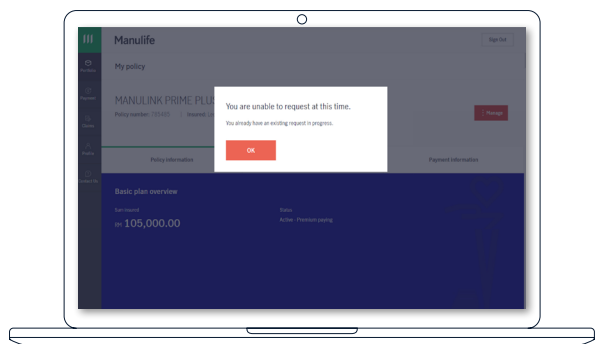
### Permohonan anda tidak dapat diproses pada masa ini

Permohonan untuk polisi yang dipilih dihantarkan melalui Manulife Online sedang diproses



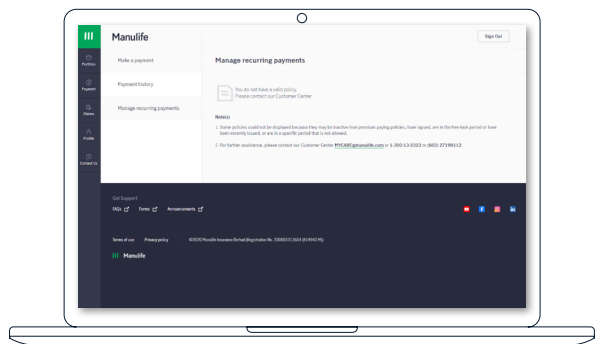
### Permohonan anda tidak dapat diproses pada masa ini

Polisi yang dipilih sedang menunggu tindakan lanjut pada sistem backend



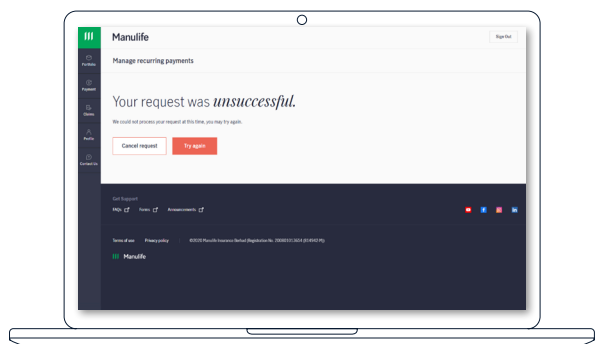
### Anda tidak mempunyai polisi yang sah

Hanya polisi yang terdapat dalam akaun, dan sedang menunggu tindakan lanjut pada sistem backend



### Permohonan anda tidak berjaya

Butiran kad yang dihantar melalui halaman eGHL adalah tidak sah






# Manulife Online 使用手册



启用以下的 **Manulife Online** 主要功能:

 点击标题以查看相关页面



管理您的保单从未如此**简易**。

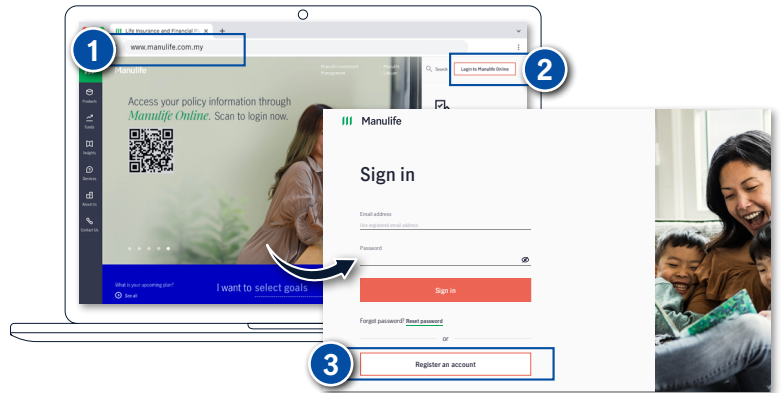
请浏览 [www.manulife.com.my/contactupdate](http://www.manulife.com.my/contactupdate) 以更新您的电邮, 或致电我们的客户服务热线 03 2719 9112 / 1300 13 2323 寻求帮助。



# 如何注册新账户和登录账户?

## 步骤1

1. 浏览 **Manulife Malaysia 网站**
2. 点击 “[Login to Manulife Online](#)”
3. 选择 “Register an account”



## 步骤2

### 注册

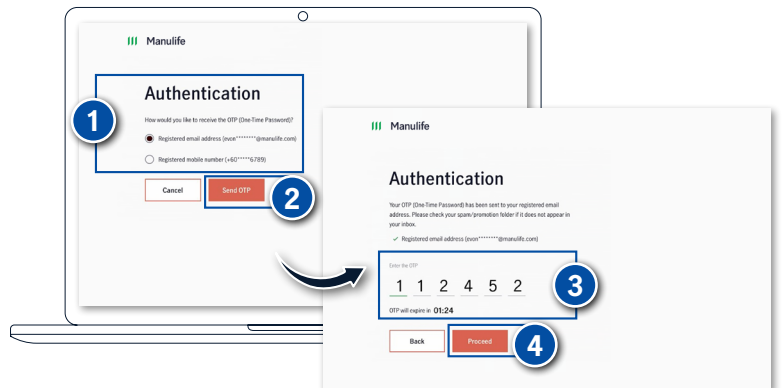
1. 填写您注册的电邮, 选择 ID 类型, 并提供您的 ID 号码
2. 阅读并同意 “Terms of Use”
3. 点击 “Continue”



## 步骤3

### 认证程序

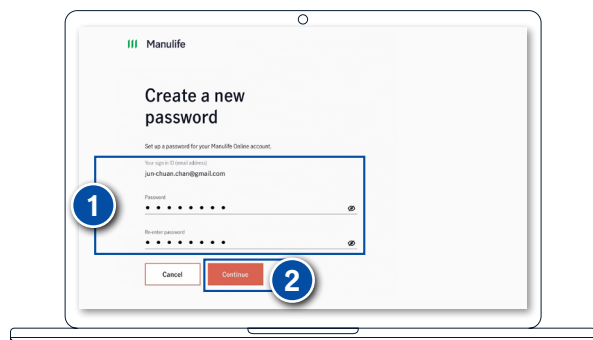
1. 选择通过您注册的电邮或手机号码接收 OTP
2. 点击 “Send OTP”
3. 输入 OTP
4. 点击 “Proceed”



## 步骤4

### 创建新密码

1. 创建您的新密码
2. 点击 “Continue”



### 重要提示:

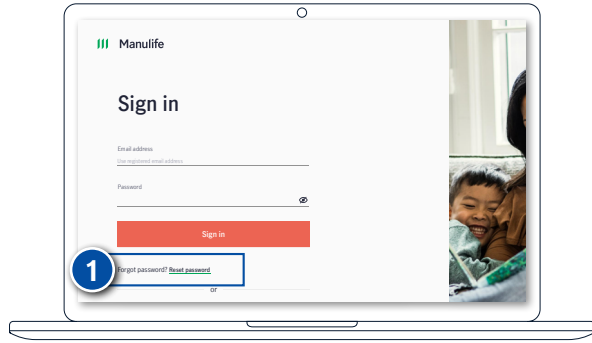
如果您在我们的系统中有好几个电邮记录, 请在登录 Manulife Online之前更新您首选的电邮作为登录 ID。这将作为所有保单的主要电邮。



# 如何重新设置您的账户密码?

## 步骤1

1. 登录 **Manulife Online** 然后 点击 “Reset password”



## 步骤2

### 输入您的资料

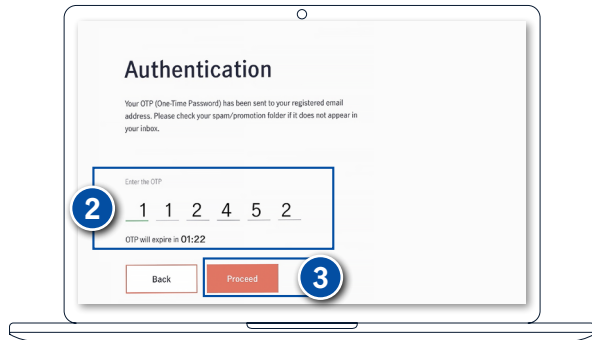
1. 输入您注册的电邮和出生日期
2. 点击 “Continue”



## 步骤3

### 认证程序

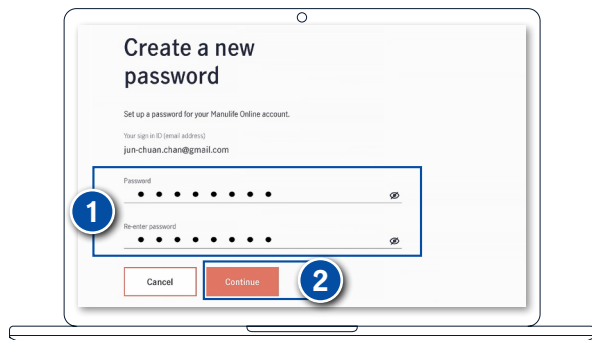
1. 您的 OTP 将自动创建并发送至您注册的电邮
2. 输入 OTP
3. 点击 “Proceed”



## 步骤4

### 创建您的新密码

1. 创建您的新密码
2. 点击 “Continue”

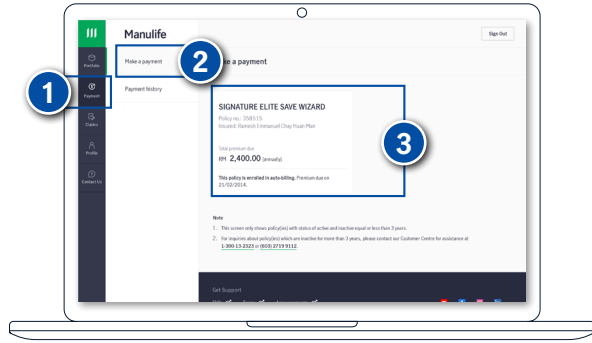




# 如何支付您的保费?

## 步骤 1

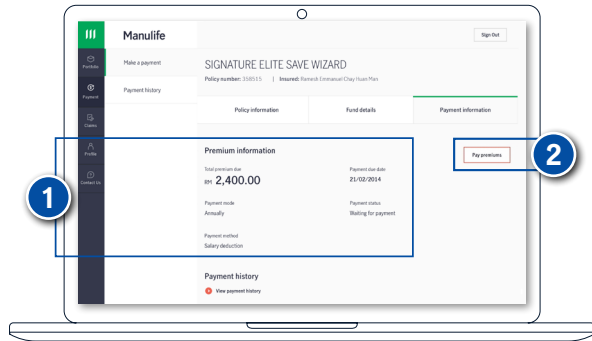
1. 登录后, 从导航栏中选择 **Payment**
2. 选择 “Make a payment”
3. 选择您需要支付保费的保单



## 步骤 2

### 查看保费详情

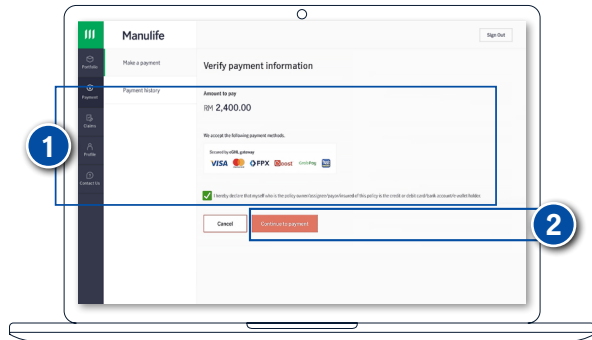
1. 检查保费资料 (例如: 截止日期、保费金额、支付方式和方法)
2. 点击 “Pay premium” 以继续下一个步骤



## 步骤 3

### 验证保费详情

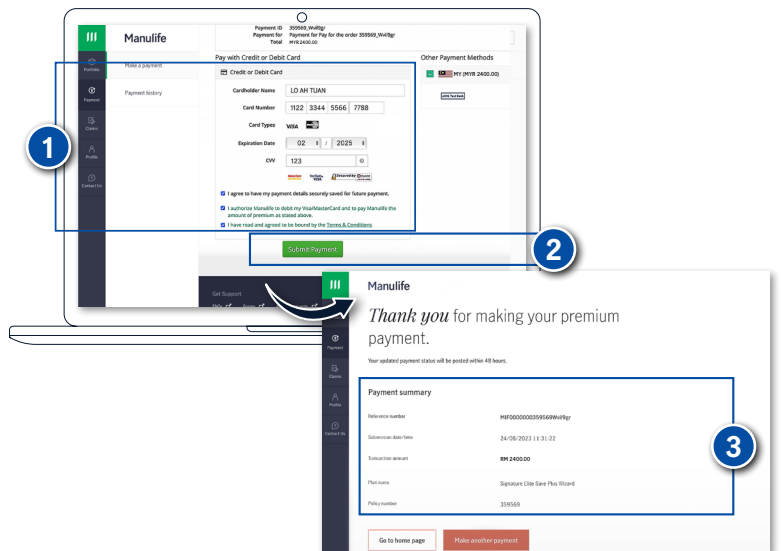
1. 阅读并同意 “Terms and Conditions”
2. 点击 “Continue to payment” 以继续下一个步骤



## 步骤 4

### 支付页面

1. 填写您的支付资料
2. 点击 “Submit Payment”
3. 查看及确认您的保费支付资料

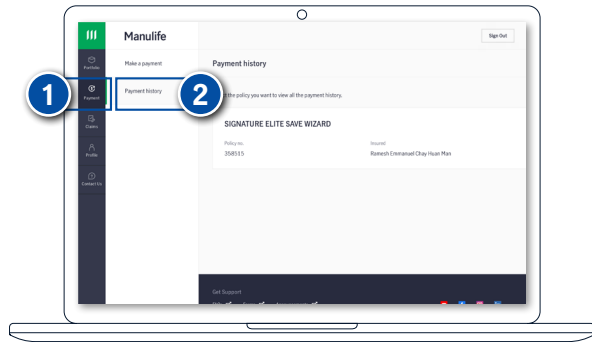




# 如何检查您的支付记录?

## 步骤1

1. 登录后, 从导航栏中选择 **Payment**
2. 选择 “Payment history”



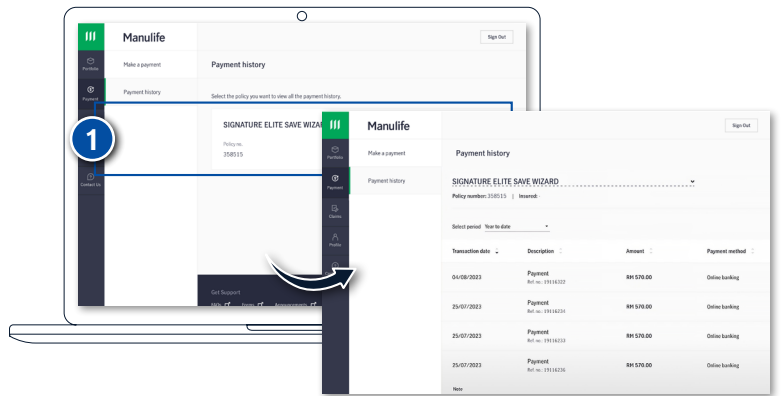
## 步骤2

### 检查支付记录

1. 选择您想要检查的保单交易记录

备注:

- 支付记录页面将呈现自2022年1月1日以来所登记的保费



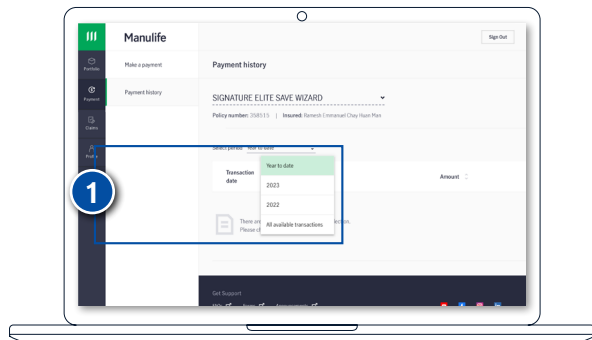
## 步骤3

### 筛选交易日期

1. 点击 “Select period” 以筛选您的支付记录

备注:

- 此处的支付功能适用于非自动扣费支付。无论使用任何一种支付方式, 支付交易可能需要长达48小时才能反映在您的支付记录

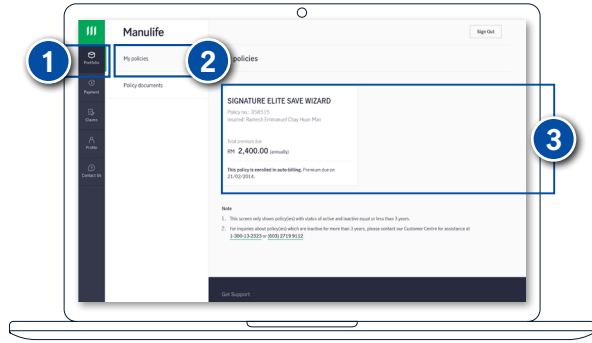




# 如何获取您的**保单详情**?

## 步骤1

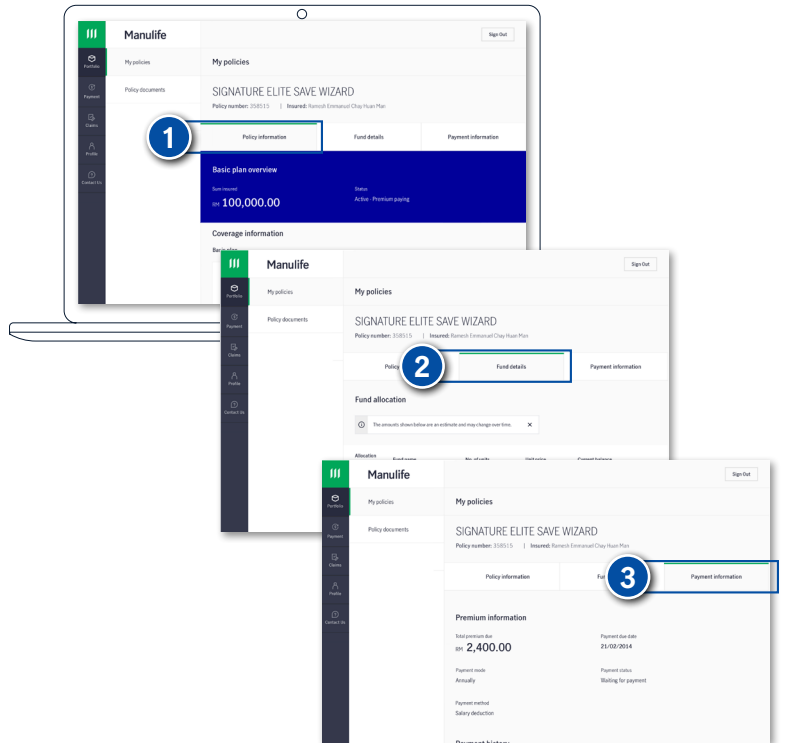
1. 登录后，从导航栏中选择 **Portfolio**
2. 选择 “My policies”
3. 选择您想查看的保单



## 步骤2

### 查看您的**保单详情**

1. 保单资料
2. 财务资料 (适用于普通人寿计划) 或  
基金详情 (适用于投资联结保险计划)
3. 支付资料

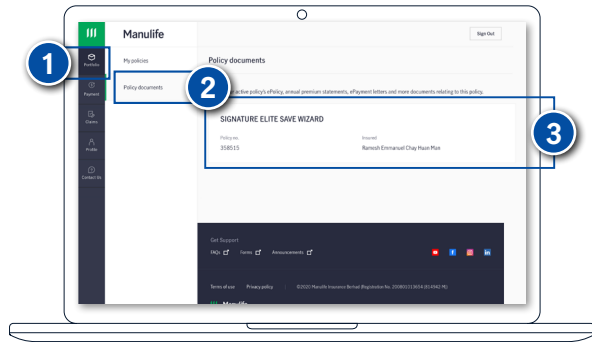




## 如何查看和下载您的**保单文件**？

### 步骤1

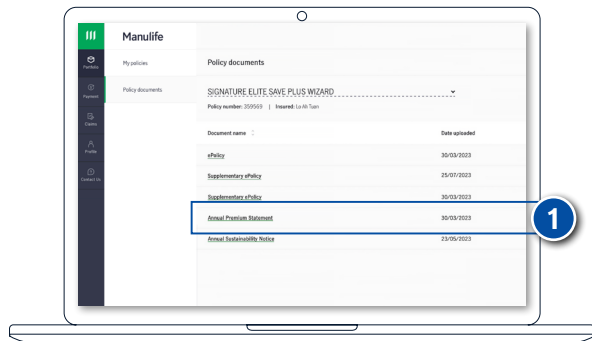
1. 登录后，从导航栏中选择 **Portfolio**
2. 选择“Policy documents”
3. 选择您想要查看或下载的保单



### 步骤2

#### 查看和下载您的保单文件

1. 点击保单文件以开始下载



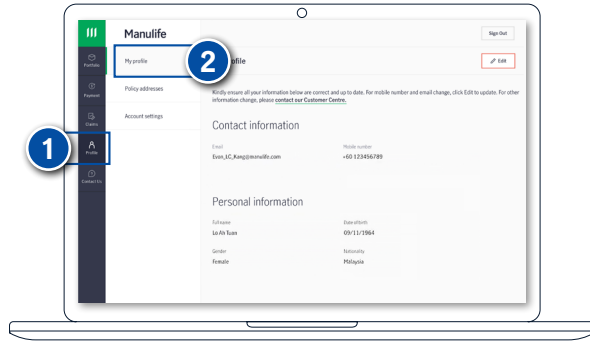




## 如何查看和编辑您的个人资料详情？

### 步骤1

1. 登录后, 从导航栏中选择 **Profile**
2. 选择 “My profile”  
您将能够查看
  - 联络资料
  - 个人资料
  - 身份资料



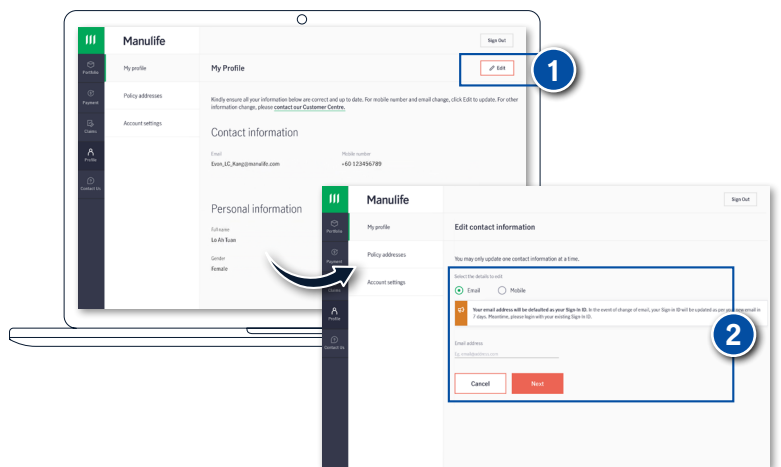
### 步骤2

#### 更改您的联络资料

1. 若您想进行更改, 点击 “Edit”
2. 选择 “Email” 或 “Mobile” 并更新您的联络资料

#### 备注:

- 您所做的任何更改将适用于所有保单
- 请在提交新请求前等待10秒, 以避免任何中断

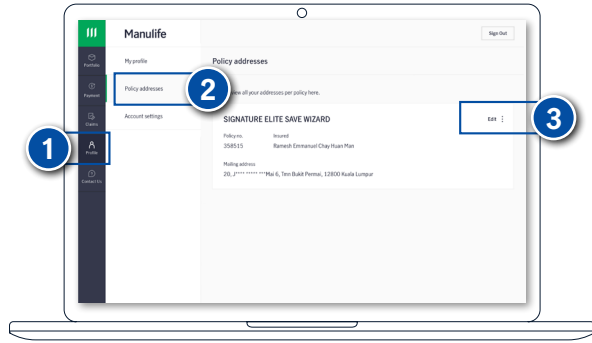




## 如何更改您的邮寄地址?

### 步骤1

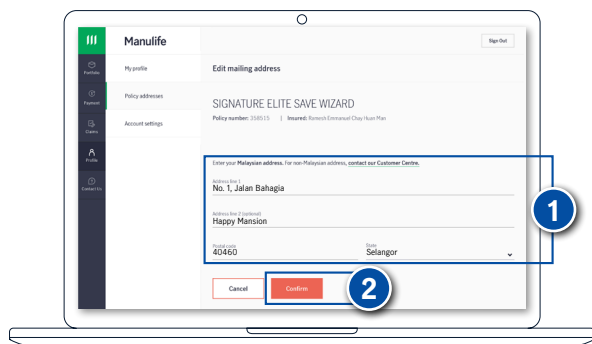
1. 登录后, 从导航栏中选择 **Profile**
2. 选择“Policy addresses”
3. 点击“Edit”以更改您的邮寄地址



### 步骤2

#### 更改您的邮寄地址

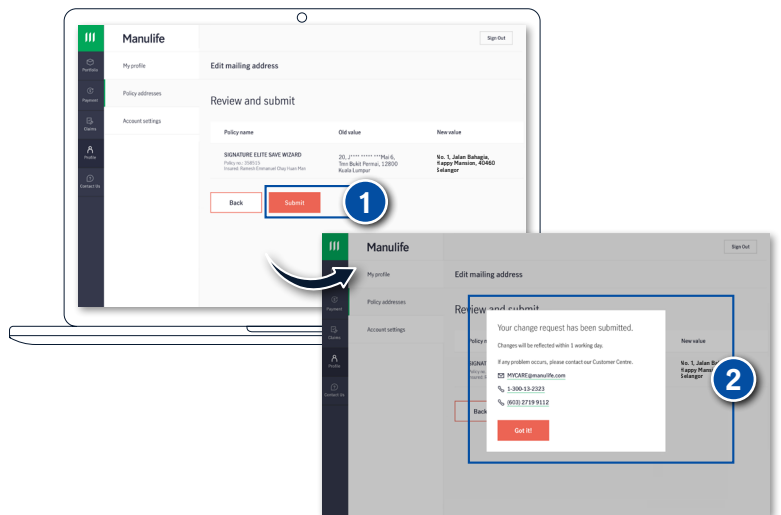
1. 更新您的最新邮寄地址
2. 选择“Confirm”以进行提交



### 步骤3

#### 确认所做的更改

1. 选择“Submit”以进行下一个步骤
2. 成功提交后会显示一则通知信息

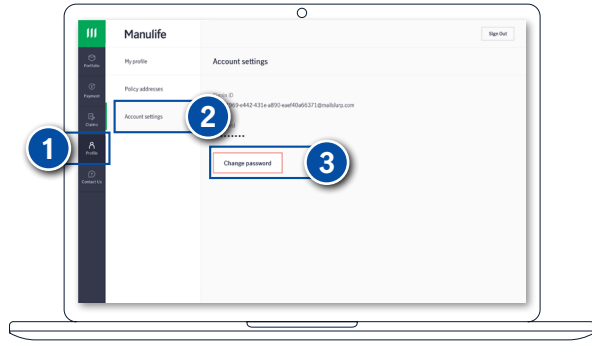




## 如何更改您的密码？

### 步骤1

1. 登录后, 从导航栏中选择 **Profile**
2. 选择“Account Settings”
3. 点击“Change password”以更改您的密码



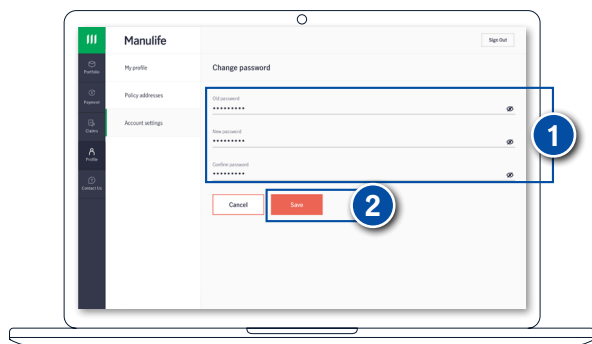
### 步骤2

#### 更改您的密码

1. 输入您的旧密码和新密码
2. 检查和点击“Save”以进行下一个步骤

备注:

- 新密码将在1个工作日内更新

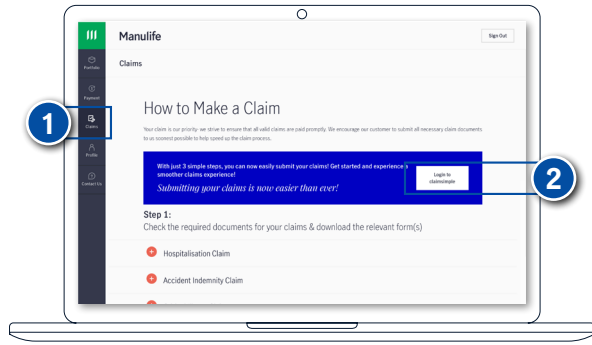




# 如何提出您的索赔？

## 步骤1

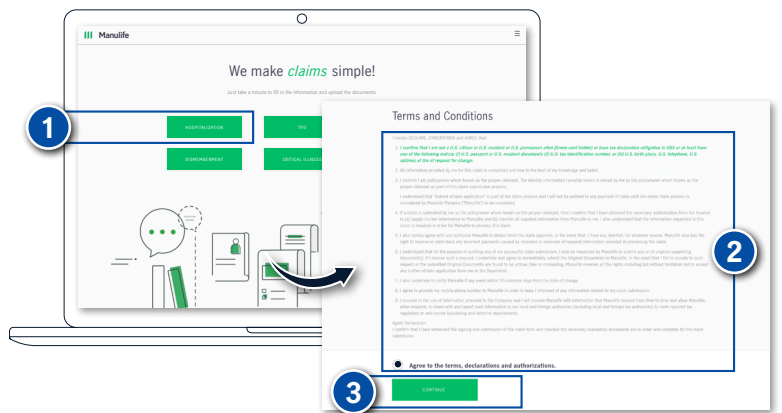
1. 登录后，从导航栏中选择 **Claims**
2. 点击“Login to claimsimple”



## 步骤2

### 提交您的索赔

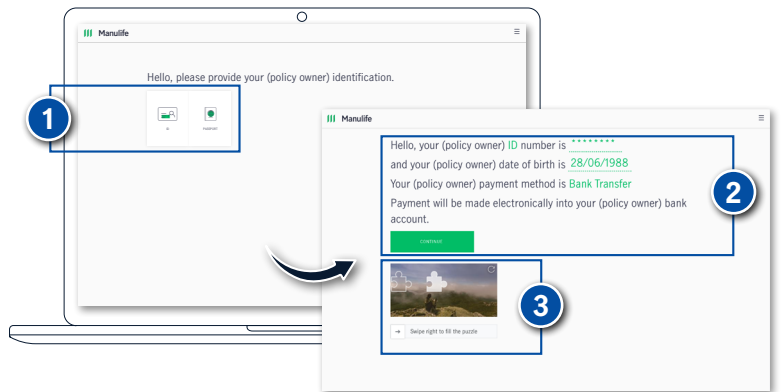
1. 选择您的索赔类型
2. 阅读并同意“Terms and Conditions”
3. 点击“Continue”以进行下一个步骤



## 步骤3

### 提供您的详情

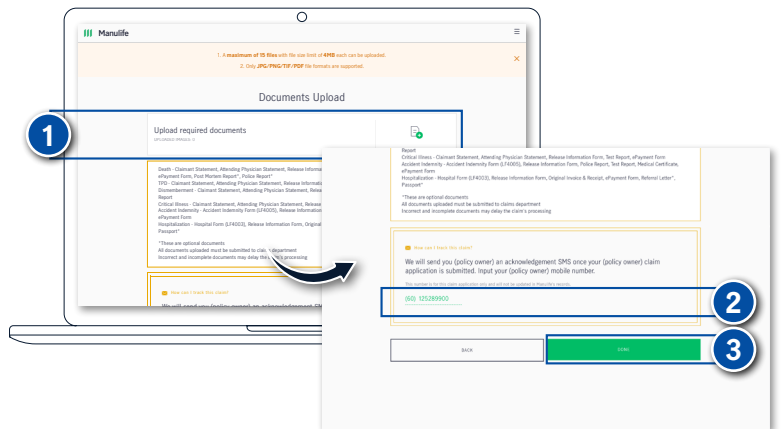
1. 选择您的身份鉴定
2. 输入您的身份证号码、出生日期，选择“Bank Transfer”再点击“Continue”
3. 解锁验证码拼图



## 步骤4

### 提交索赔文件

1. 上传所需文件
2. 输入您的手机号码以接收您的电子索赔确认收据
3. 点击“Done”





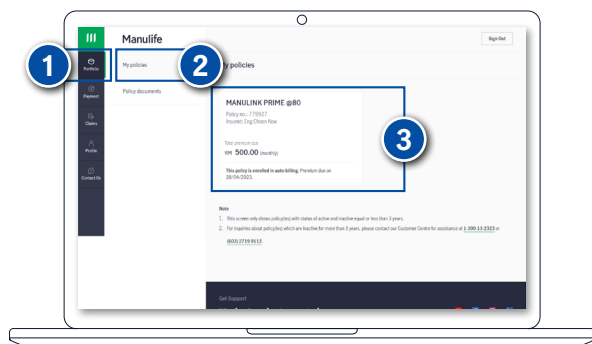
## 通过信用卡/借记卡定期缴付保费

(A) 提交“Update / Enrol to credit/debit card”申请

### 选项1

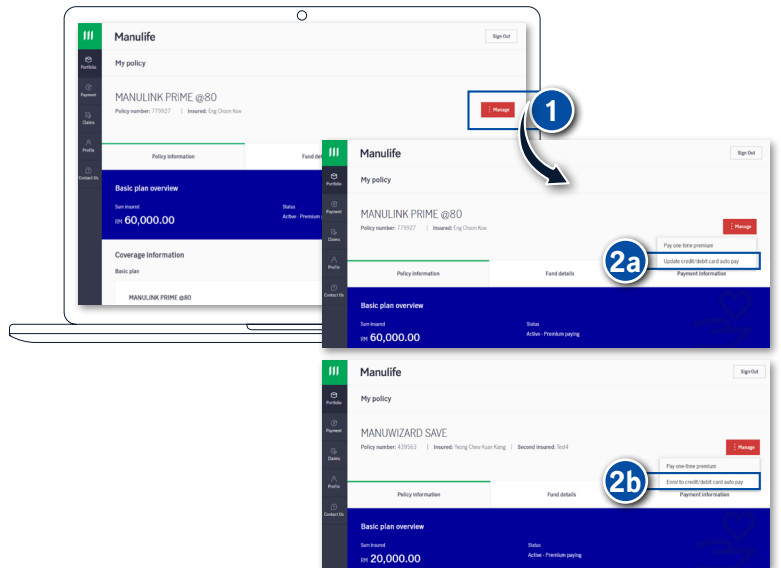
#### 步骤1

1. 登录后，从导航栏中选择 **Portfolio**
2. 选择“My policies”
3. 选择您要缴付保费的保单



#### 步骤2

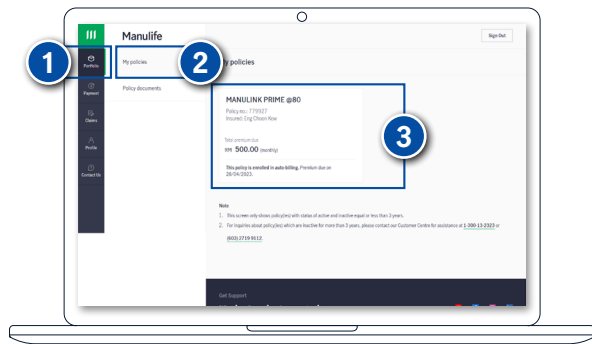
1. 点击“Manage”以继续下一个步骤
- 2a. 若已设置自动缴付保费方式，请选择“Update credit/debit card auto pay”
- 2b. 若需要设置自动缴付保费方式，请选择“Enrol to credit/debit card auto pay”



### 选项2

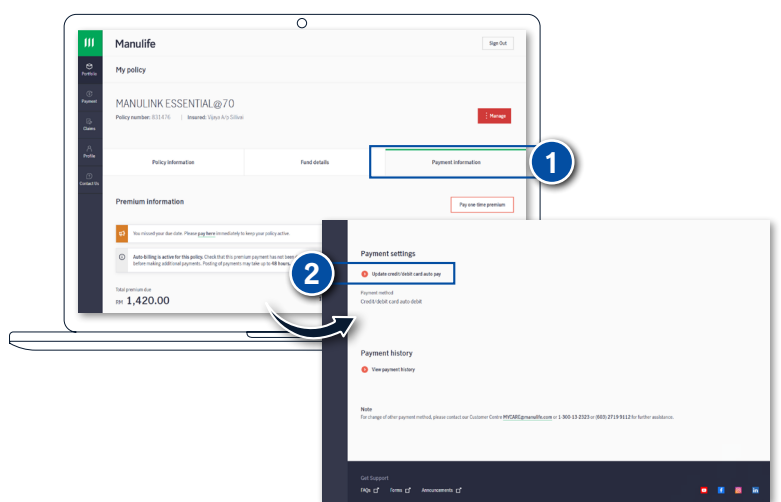
#### 步骤1

1. 登录后，从导航栏中选择 **Portfolio**
2. 选择“My policies”
3. 选择您要缴付保费的保单



#### 步骤2

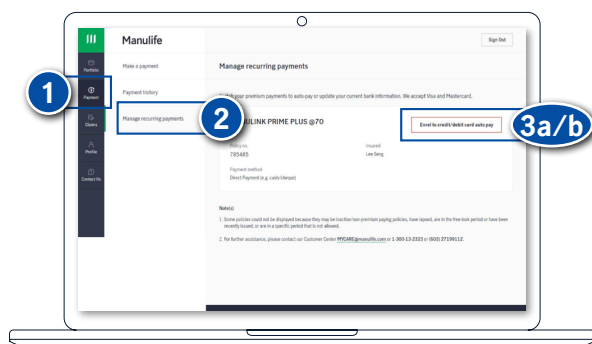
1. 点击“Payment Information”
2. 点击“Update credit/debit card auto pay”



### 选项3

#### 步骤1

1. 登录后，从导航栏中选择 **Payment**
2. 选择“Manage recurring payments”
- 3a. 若已设置自动缴付保费方式，请选择“Update credit/debit card auto pay”
- 3b. 若需要设置自动缴付保费方式，请选择“Enrol to credit/debit card auto pay”



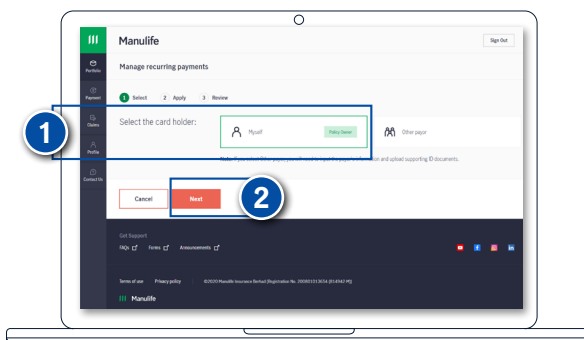
# 通过信用卡/借记卡定期缴付保费

## (B) 更新付款人的信用卡/借记卡资料

### 自付者

#### 步骤1

1. 选择“Myself” (保单持有人)
2. 点击“Next”以继续下一个步骤



#### 步骤2

##### 确认资料

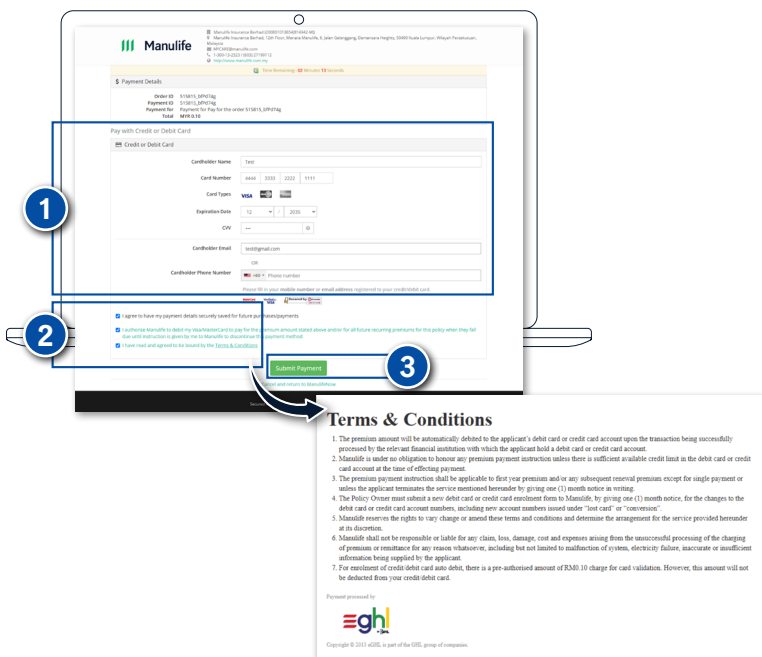
1. 点击“No, only this policy”以选择指定保单, 然后您可以查阅所选保单的详细资料
2. 点击“Yes”以同时选择多份保单, 然后您可以查阅所有保单的详细资料
3. 通过勾选方框确认您已经阅读并同意“Terms and Conditions”
4. 点击“Confirm”以继续下一个步骤



#### 步骤3

##### 填写信用卡/借记卡资料

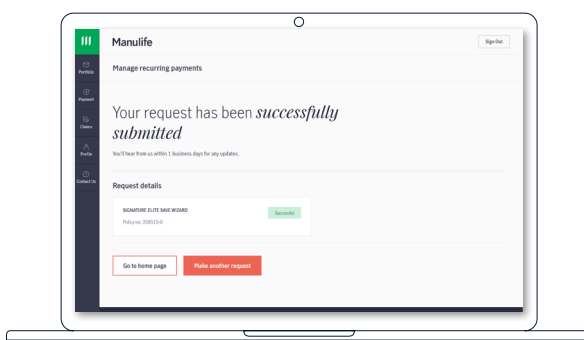
1. 在 eGHL 页面填写您的信用卡/借记卡资料
2. 通过勾选方框确认您已经阅读并同意“Terms and Conditions”
3. 点击“Submit Payment”以继续下一个步骤



#### 步骤4

##### 确认已提交信用卡/借记卡资料

1. 确认信息将在提交成功后显示





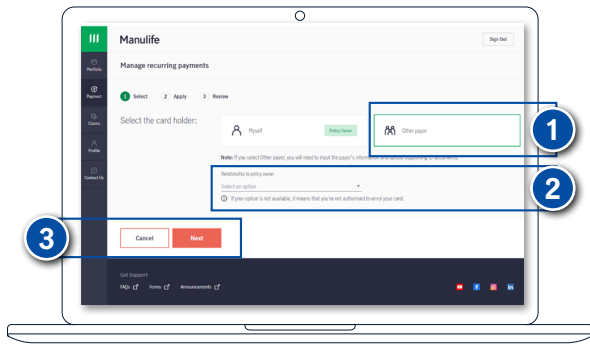
# 通过信用卡/借记卡定期缴付保费

## (B) 更新付款人的信用卡/借记卡资料

### 其他付款人

#### 步骤1

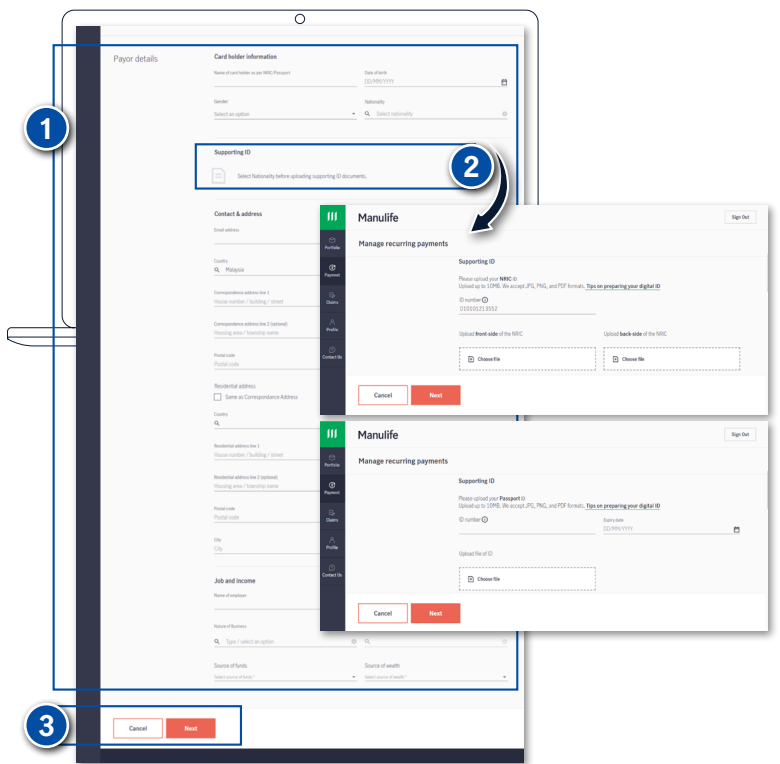
1. 选择“Other payor”
2. 从下拉列表中选择允许的关系
3. 点击“Next”以继续下一个步骤



#### 步骤2

#### 填写信用卡/借记卡资料

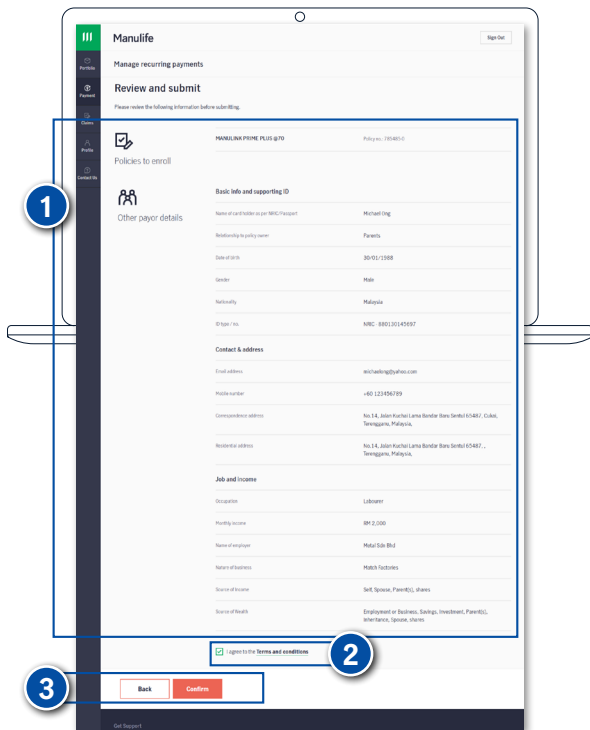
1. 填写所需的付款人资料
2. 马来西亚公民请上传身份证 (正反面) 而非马来西亚公民请上传护照复印件, 点击“Next”以继续下一个步骤
3. 点击“Next”以继续下一个步骤



#### 步骤3

#### 检阅并提交

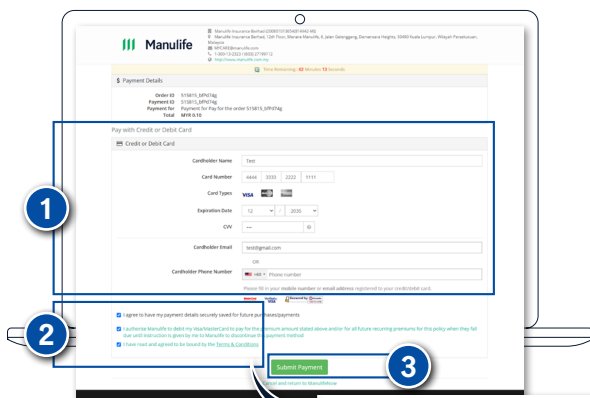
1. 检阅所有资料
2. 通过勾选方框确认您已经阅读并同意“Terms and Conditions”
3. 点击“Confirm”以继续下一个步骤



#### 步骤4

#### 填写信用卡/借记卡资料

1. 在 eGHL 页面填写您的信用卡/借记卡资料
2. 通过勾选方框确认您已经阅读并同意“Terms and Conditions”
3. 点击“Submit Payment”以继续下一个步骤



#### Terms & Conditions

1. The premium amount will be automatically debited to the applicant's debit card or credit card account upon the transaction being successfully processed by the relevant financial institution with which the applicant holds a debit card or credit card account.
2. Manulife is under no obligation to incur any premium payment suspension unless there is sufficient available credit limit in the debit card or credit card account at the time of effecting payment.
3. The premium payment instruction shall be applicable to first year premium and any subsequent renewal premium except for single payment or option for applicant terminate the service mentioned hereunder by giving one (1) month notice in writing.
4. The Policy Owner must submit a new debit card or credit card enrollment form to Manulife, by giving one (1) month notice, for the changes to the debit card or credit card account numbers, including new account numbers issued under "lost card" or "replacement".
5. Manulife reserves the rights to vary change or amend these terms and conditions and determine the arrangement for the service provided hereunder at its discretion.
6. Manulife shall not be responsible or liable for any claim, loss, damage, cost and expenses arising from the successful processing of the charging of premium or reinstatement for any reason whatsoever, including but not limited to malfunction of system, electricity failure, inaccurate or insufficient information being supplied by the applicant.
7. For replacement of credit/debit card auto-debit, there is a pre-authorized amount of RM30.00 charge for card validation. However, this amount will not be deducted from your credit/debit card.

Formed provided by

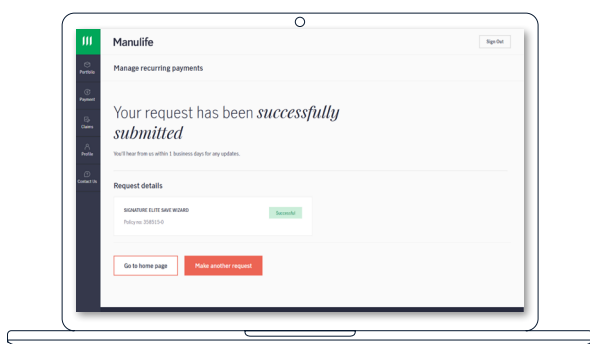


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#### 步骤5

#### 确认已提交信用卡/借记卡资料

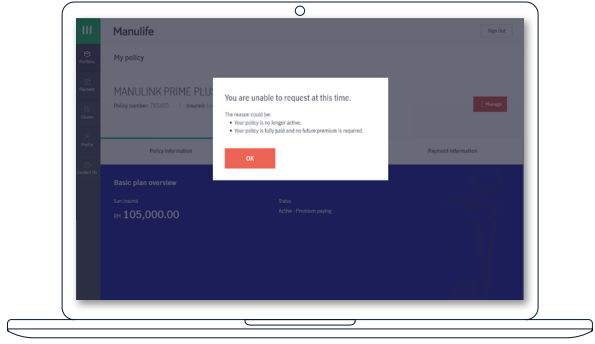
1. 确认信息将在提交成功后显示



# 未能成功申请举例

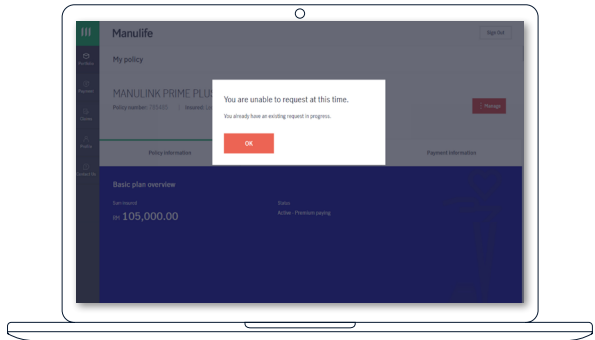
## 您目前无法提交申请

未生效或已全额缴付的保单



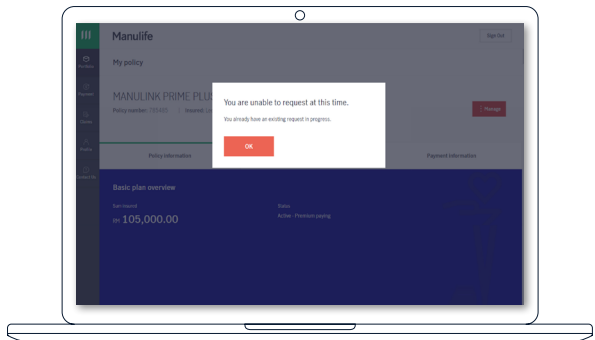
## 您目前无法提交申请

通过 Manulife Online 提交所选保单的申请正在处理中



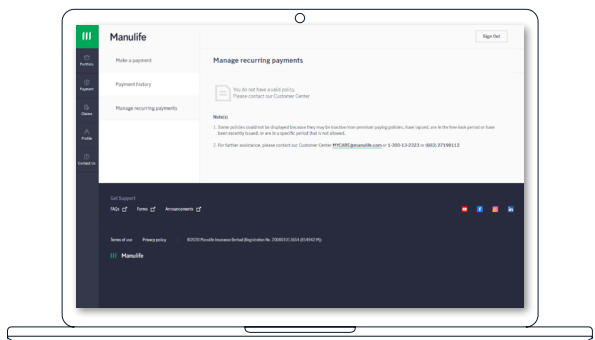
## 您目前无法提交申请

所选保单在后端系统等待进一步的处理



## 您没有有效的保单

账户中仅有保单, 且目前正在后端系统等待进一步的处理



## 您的申请未能成功

您在 eGHL 页面提交了不正确的信用卡/借记卡资料

