



Re-Carding FAQ

1. What is re-carding?

Re-carding refers to the act of issuing a new debit card to replace an expired card. The new card typically carries a new and different 16-digit number with a new expiry date.

2. How do I know when my debit card requires re-carding?

You can check your card's expiry date (month and year) on the front of your card. For example, 10/22 indicates the card will expire on October 2022.

3. Do I need to activate my new debit card?

Yes, you need to activate your new debit card. After activating your new debit card, it is important to update the new card details with Sun Life Malaysia. This will prevent any interruptions to your auto debit premium/contribution payment.

4. What would happen if I failed to update the new debit card?

This may result in unsuccessful auto payment deduction which could impact your policy/contract and coverage.

5. When should I update my new debit card?

The update should be done as soon as you receive your new debit card to ensure the auto debit instructions will not be affected.

6. How can I update my new debit card?

You can update your new debit card via the below methods:

- Login to **SunAccess** Client app/portal and update the details online. Refer step-by-step guide here <https://sunlife.co/Update-Credit-Card-Guide>.
- Download and complete the service request form here <https://sunlife.co/Re-carding>. Scan or take a photo of the duly completed form and email it to policy.admin@sunlifemalaysia.com.
- Call our Client Careline at 1300-88-5055 for assistance.

7. How do I know whether my debit card has been updated?

Your new debit card details will be reflected on the SunAccess app/portal within 7 working days. For enhanced security, your 16-digit new card number will be tokenised, so you can verify the new card number using the last 4 digits.

8. Is the new debit card update limited to Sun Life Malaysia's policies/contracts?

Your old debit card will expire upon the issuance of the new card that has a new 16-digit number. Thus, all auto debit instructions assigned to the old debit card will cease, not just limited to insurance policies/takaful contracts.

9. Can I change the payment to credit card, instead of using debit card?

Yes, you can perform payment using credit card.

10. Why only debit card is affected by re-carding and not credit card?

The 16-digit card number on the new credit card remains the same after re-carding. On the contrary, a new 16-digit number will be assigned to your new debit card. Thus, it is essential to update the debit card's details to avoid any payment interruptions.