

PTV PROGRAMME – FREQUENTLY ASKED QUESTIONS

1. What is Perlindungan Tenang Voucher (PTV) Programme?

The PTV Programme is a Malaysian government initiative designed to enhance social protection for individuals in the lower-income group.

2. What plans are offered under the PTV Programme?

FWD Insurance offers the Qaseh Setia Plan 70 and Qaseh Murni Plan 1 under the PTV Programme, available from 22 September 2025 to 31 August 2026.

3. Who is eligible to participate in the PTV Programme?

Recipients of the PTV Voucher are eligible to purchase the Qaseh Setia Plan 70 and Qaseh Murni Plan 1. Upon redeeming the RM30 voucher, the remaining premium will be automatically deducted from the customer’s BSN Savings Account. Please refer to the table below for details:

Plan	Qaseh Setia Plan 70	Qaseh Murni Plan 1
Annual Premium	RM70	RM70
PTV Subsidy Amount	RM30 Voucher Redemption	RM30 Voucher Redemption
Premium amount customer needs to Pay	RM40 (Deduct from BSN Saving Account)	RM40 (Deduct from BSN Saving Account)

4. How do I sign up for a plan under the PTV Programme?

You may sign up at any nearby BSN branch.

5. I already have a Qaseh Murni and/or Qaseh Setia certificate. Can I purchase another through the PTV Programme?

Yes, you may purchase an additional policy if you have not exceeded the maximum allowable number. Each eligible individual may hold up to two Qaseh Setia certificates and one Qaseh Murni policy per life. Please note that only one PTV Voucher can be redeemed per eligible person.

6. What if the certificate I purchased through the PTV Programme does not meet my needs? Can I cancel and reuse the voucher?

Cancellation within the 15-day free-look period:

If you cancel your policy within 15 days of issuance and commencement, FWD will reverse the voucher redemption and refund the premium paid to your BSN account.

Cancellation after the 15-day free-look period:

If you cancel after the free-look period, the voucher redemption will not be reversed. Coverage will continue until the next policy anniversary following your cancellation notice.

7. Can I choose to renew my certificate under the PTV Programme?

Yes, you can opt for auto-renewal when you sign up for the plans and the premium will be auto deducted from your BSN savings account upon certificate anniversary.

8. I have signed up for a certificate using the Perlindungan Tenang Voucher (PTV), but I’m not sure if I’m eligible or if I’ve already used the voucher before. What will happen to my application?

If you have already redeemed the voucher for another participating PTV policy or do not meet the programme’s criteria, the voucher cannot be redeemed. In such cases, the certificate will not take effect and any premium paid will be fully refunded to your BSN savings account. You will be notified via email regarding the status of your unsuccessful application.

Please note that the PTV Voucher is valid for the first year's premium only and is limited to one-time use per individual.

9. Where can I get more information about the PTV Programme?

You can visit the PTV Portal at www.myptv.my for further information about the PTV Programme and www.mycoverage.my to learn more about Perlindungan Tenang products.

Disclaimer:

This FAQ outlines some key information of the PTV Programme only. For complete product details, please refer to the Master Policy and Product Disclosure Sheet for Qaseh Murni and Qaseh Setia.