

PRODUCT DISCLOSURE SHEET

HELAIAN PENERANGAN PRODUK



(Read this Product Disclosure Sheet before you decide to participate in Takaful my Wealth Plus. Be sure to also read the general terms and conditions.)

Takaful my Wealth Plus

(Baca Helaiian Penerangan Produk ini sebelum anda membuat keputusan untuk menyertai Takaful myWealth Plus. Pastikan juga anda membaca terma-terma dan syarat-syarat am.)

1. What is this plan about?

Apakah ciri-ciri pelan ini?

- * This plan is a limited pay Takaful endowment plan that provides coverage for death and Total and Permanent Disability (TPD). This plan pays annual cash payments starting from the end of 2nd certificate year. In addition, this plan also provides a compassionate allowance upon death and life event allowance upon marriage or child birth or maturity of the plan. Single contribution top-up is available to increase the balance in the Participant Account. *Pelan ini adalah pelan endowment takaful dengan bayaran caruman terhad yang menyediakan perlindungan untuk kematian dan Keilatan Menyeluruh dan Kekal (KMK). Pelan ini membayar bayaran tunai tahunan bermula dari akhir tahun sijil ke-2. Di samping itu, pelan ini juga menyediakan elaun Ihsan apabila kematian dan elaun peristiwa hidup semasa perkahwinan atau kelahiran anak atau kematangan pelan. Tambahan caruman tunggal tersedia untuk meningkatkan baki dalam Akaun Peserta.*

2. What are the Shariah concepts applicable?

Apakah konsep Syariah yang diguna pakai?

- * This plan applies the Shariah concepts of Wakalah and Tabarru'. *Pelan ini mengguna pakai konsep Syariah Wakalah dan Tabarru'.*
- * Wakalah refers to a contract where a party, as the principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. *Wakalah merujuk kepada kontrak di mana pihak, sebagai prinsipal membenarkan pihak lain sebagai ejennya untuk melaksanakan tugas tertentu mengenai hal-hal yang mungkin diwakilkan, dengan atau tanpa dikenakan biaya.*
- * Tabarru' means a donation for the purpose of which is not commercial and is used to help other participants. *Tabarru' bermaksud derma untuk tujuan bukan komersial dan digunakan untuk membantu peserta lain.*
- * After deducting the wakalah fee, 95% of the contribution will be allocated to the Guaranteed Benefits Account (GBA) and the remaining 5% of the contribution will be allocated to the Participant Account (PA). *Selepas ditolak yuran wakalah, 95% caruman akan diperuntukkan kepada Akaun Manfaat Terjamin (AMT) dan baki 5% caruman akan diperuntukkan kepada Akaun Peserta (AP).*
- * Tabarru' will be deducted monthly from the GBA and credited to the Participants' Special Account (PSA) which will be used to help each other in times of misfortunes. *Tabarru' akan ditolak setiap bulan dari AMT dan dikreditkan ke dalam Akaun Khas Peserta (AKP) yang akan digunakan untuk membantu peserta lain ketika ditimpa musibah.*
- * All benefits other than compassionate allowance will be payable from the GBA and any shortfall will be payable from the PSA. For the compassionate allowance, it will be payable from the PSA. *Semua manfaat selain elaun ihsan akan dibayar daripada GBA dan sebarang kekurangan akan dibayar daripada PSA. Bagi elaun ihsan, ia akan dibayar daripada PSA.*
- * Any investment profit arising from the PA will be determined and distributed at our sole and absolute discretion between the participant and the takaful operator in accordance with the proportions of 85% to the participant and 15% to the takaful operator. *Sebarang keuntungan pelaburan yang timbul daripada AP akan ditentukan dan diedarkan mengikut budi bicara tunggal dan mutlak kami di antara peserta dan pengendali takaful selaras dengan kadar 85% kepada peserta dan 15% kepada pengendali takaful.*
- * If the PSA is in deficit, and after having exhausted all available avenues, an interest free loan from the takaful operator on Qard will be taken. The Qard will be repaid when the PSA returns to be profitable and before any surplus is distributed. *Jika AKP mengalami defisit, dan jika tiada cara lain, pinjaman tanpa faedah daripada pengendali takaful berdasarkan Qard akan dibuat. Qard akan dibayar balik apabila pulangan AKP mendapat keuntungan dan sebelum sebarang lebihan diagihkan.*
- * Qard refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. *Qard merujuk kepada kontrak pemberian pinjaman oleh pemberi pinjaman kepada peminjam di mana peminjam itu terikat untuk membayar jumlah penggantian seimbang kepada pemberi pinjaman.*

3. What are the covers / benefits provided?

Apakah perlindungan / manfaat yang disediakan?

This plan covers / Pelan ini melindungi :

No.	Benefits / Manfaat	Benefits Payout / Bayaran Manfaat
1	Death Benefit / Manfaat Kematian	<p>Upon death of the person covered, a lump sum of the following will be payable: <i>Apabila berlaku kematian ke atas orang yang dilindungi, jumlah sekali gus berikut akan dibayar:</i></p> <p>a. the higher of sum covered or total contribution received by us less any guaranteed cash benefits paid by us*; and <i>jumlah yang lebih tinggi daripada jumlah perlindungan atau jumlah caruman yang diterima oleh kami tolak sebarang manfaat tunai terjamin yang telah dibayar oleh kami*; dan</i></p> <p>b. the balance in the PA. <i>baki di dalam AP.</i></p>
2	Total and Permanent Disability (TPD) Benefit / Manfaat Keilatan Menyeluruh dan Kekal (KMK)	<p>Upon TPD of the person covered prior to age 70 years next birthday, a lump sum of the following will be payable: <i>Apabila orang yang dilindungi mengalami Keilatan Menyeluruh dan Kekal sebelum berumur 70 tahun pada hari jadi akan datang, jumlah sekali gus berikut akan dibayar:</i></p> <p>a. the higher of sum covered or total contribution received by us less any guaranteed cash benefits paid by us*; and <i>jumlah yang lebih tinggi daripada jumlah perlindungan atau jumlah caruman yang diterima oleh kami tolak sebarang manfaat tunai terjamin yang telah dibayar oleh kami*; dan</i></p> <p>b. the balance in the PA. <i>baki di dalam AP.</i></p>
3	Accidental Death / TPD Benefit Manfaat Kematian / KMK Akibat Kemalangan	<p>If death / TPD due to accidental causes occurs prior to age 70 years next birthday, an additional 100%* of the following will be payable, on top of the death / TPD benefit payable: <i>Jika berlaku kematian / KMK akibat kemalangan sebelum umur 70 tahun pada hari jadi akan datang, tambahan 100% * yang berikut akan dibayar, di atas manfaat kematian / KMK yang perlu dibayar:</i></p> <p>a. sum covered; or <i>jumlah perlindungan; atau</i></p> <p>b. total contribution received by us less any guaranteed cash benefits paid by us; <i>jumlah caruman yang diterima oleh kami tolak sebarang manfaat tunai terjamin yang telah dibayar oleh kami;</i></p> <p>whichever is higher. <i>mana yang lebih tinggi.</i></p> <p>If death / TPD due to accidental causes occurs while overseas (outside Malaysia) prior to age 70 years next birthday, an additional 200%* of the following will be payable, on top of the death / TPD benefit payable: <i>Jika berlaku kematian / KMK akibat kemalangan di luar negara (di luar Malaysia) sebelum umur 70 tahun pada hari jadi akan datang, tambahan 200% * yang berikut akan dibayar, di atas manfaat kematian / KMK yang perlu dibayar:</i></p> <p>a. sum covered; or <i>jumlah perlindungan; atau</i></p> <p>b. total contribution received by us less any guaranteed cash benefits paid by us; <i>jumlah caruman yang diterima oleh kami tolak sebarang manfaat tunai terjamin yang telah dibayar oleh kami;</i></p> <p>whichever is higher. <i>mana yang lebih tinggi.</i></p>
4	Compassionate Allowance / Elaun Ihsan	<p>Upon death of the person covered, an additional 10% of sum covered will be payable. <i>Apabila berlaku kematian ke atas orang yang dilindungi, tambahan 10% daripada jumlah perlindungan akan dibayar.</i></p>

5	Life Event Allowance / Elaun Peristiwa Hidup	<p>Upon marriage or child birth of the person covered, an additional 5% of sum covered will be payable as Life Event Allowance provided that the certificate is in force for at least 2 certificate years.</p> <p><i>Apabila orang yang dilindungi berkahwin atau beranak, tambahan 5% daripada jumlah perlindungan akan dibayar sebagai Elaun Peristiwa Hidup dengan syarat sijil itu berkuat kuasa selama sekurang-kurangnya 2 tahun .</i></p> <p>This benefit is payable only once throughout the certificate term. <i>Manfaat ini hanya dibayar sekali sahaja sepanjang tempoh sijil.</i></p> <p>If there is no claim for this benefit during the coverage term, this will be payable upon maturity. <i>Sekiranya tiada tuntutan yang dibuat untuk manfaat ini sepanjang tempoh perlindungan, ini akan diambil kira dan dibayar apabila sijil matang.</i></p>								
6	Guaranteed Cash Benefit (GCB) / Manfaat Tunai Terjamin (MTT)	<p>GCB is payable annually from the GBA starting from the end of 2nd certificate year until death, TPD, surrender or maturity, whichever occurs first. <i>MTT akan dibayar setiap tahun dari AMT bermula dari akhir tahun sijil ke-2 sehingga kematian, KMK, penyerahan atau kematangan, yang mana berlaku dahulu.</i></p> <table border="1" data-bbox="767 566 1355 801"> <thead> <tr> <th>End of Certificate Year / Akhir Tahun Sijil</th> <th>GCB Payable / MTT Dibayar</th> </tr> </thead> <tbody> <tr> <td>Year 2 – 5 / Tahun 2 - 5</td> <td>8% of the Sum Covered <i>8% daripada Jumlah Perlindungan</i></td> </tr> <tr> <td>Year 6 – 10 / Tahun 6 - 10</td> <td>10% of the Sum Covered <i>10% daripada Jumlah Perlindungan</i></td> </tr> <tr> <td>Year 11 & above / Tahun 11 & ke atas</td> <td>12% of the Sum Covered <i>12% daripada Jumlah Perlindungan</i></td> </tr> </tbody> </table>	End of Certificate Year / Akhir Tahun Sijil	GCB Payable / MTT Dibayar	Year 2 – 5 / Tahun 2 - 5	8% of the Sum Covered <i>8% daripada Jumlah Perlindungan</i>	Year 6 – 10 / Tahun 6 - 10	10% of the Sum Covered <i>10% daripada Jumlah Perlindungan</i>	Year 11 & above / Tahun 11 & ke atas	12% of the Sum Covered <i>12% daripada Jumlah Perlindungan</i>
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7	Guaranteed Maturity Benefit / Manfaat Kematangan Terjamin	<p>At the maturity of the certificate, a lump sum of the following will be payable: <i>Apabila sijil matang, jumlah sekali gus berikut akan dibayar:</i></p> <p>a. 150% of the sum covered plus 5% of the sum covered (if no claims on the Life Event Allowance); or <i>150% daripada jumlah perlindungan dengan 5% daripada jumlah perlindungan (jika tiada tuntutan atas Elaun Peristiwa Hidup); atau</i></p> <p>b. balance in GBA; <i>baki AMT;</i></p> <p>whichever is higher. <i>mana yang lebih tinggi.</i></p> <p>In addition, any balance in the PA will also be payable. <i>Selain itu, sebarang baki di dalam AP juga akan dibayar.</i></p>								

* The total benefits payout shall not be less than the balance in the GBA.

* Jumlah bayaran manfaat tidak kurang daripada baki di dalam AMT.

Notes / Nota-nota Penting:

- The coverage term for this plan is 20 or 25 years.
Tempoh perlindungan untuk pelan ini adalah 20 atau 25 tahun.
- Please refer to the marketing illustration for the details of your sum covered and coverage term under this plan.
Sila rujuk ilustrasi pemasaran untuk butiran jumlah perlindungan dan tempoh perlindungan anda di bawah pelan ini.

4 How much contribution do I have to pay?

Berapakah jumlah caruman yang perlu saya bayar?

- * The total contribution that you have to pay is vary depending on your sum covered, coverage term, contribution payment term and payment mode.
Jumlah caruman yang anda perlu bayar adalah bergantung kepada jumlah perlindungan, tempoh perlindungan, tempoh bayaran caruman dan mod bayaran anda.
- * The contribution payment term for this plan is 8 or 12 years.
Tempoh bayaran caruman untuk pelan ini adalah 8 atau 12 tahun.
- * You have an option to make your contribution by monthly, quarterly, half-yearly or yearly.
Anda mempunyai pilihan untuk membuat caruman anda setiap bulan, suku tahunan, setengah tahun atau tahunan.

Note: Please refer to the marketing illustration for the details of your contribution amount and contribution payment term under this plan.

Nota: Sila rujuk ilustrasi pemasaran untuk butiran jumlah caruman dan tempoh bayaran caruman anda di bawah pelan ini.

5. What are the fees and charges that I have to pay?

Apakah caj-caj dan yuran-yuran yang perlu saya bayar?

- * Wakalah fee (% of the contribution) will be deducted based on the contribution payment term. It will be used to pay for the management expenses and commissions .
Yuran Wakalah (% caruman) akan ditolak berdasarkan tempoh bayaran caruman. Ia akan digunakan untuk membayar perbelanjaan pengurusan dan komisen.
- * Tabarru' will be deducted monthly from the GBA to the PSA. Tabarru' is fixed at 1.5% of the gross monthly contribution for all attained ages throughout the coverage term. However, the Tabarru' is not guaranteed.
Tabarru' akan ditolak setiap bulan dari AMT kepada AKP. Tabarru' ditetapkan pada 1.5% daripada caruman kasar bulanan untuk semua umur yang dicapai sepanjang tempoh perlindungan. Walau bagaimanapun, Tabarru' tidak terjamin.

Note / Nota :

Please refer to the marketing illustration for the details of these charges under this plan.

Sila rujuk ilustrasi pemasaran untuk butiran caj-caj ini di bawah pelan ini.

6. What are some of the key terms and conditions that I should be aware of?

Apakah sebahagian daripada terma-terma dan syarat-syarat penting yang patut saya ketahui?

- * Duty of Disclosure - Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, you have a duty to take reasonable care not to provide false or inaccurate information when you apply for this plan. Failure to do so may result in voidance of your contract of Takaful, refusal or reduction of your claim(s), change of the terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us. You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information provided is inaccurate or has changed.

Tanggungjawab Pendedahan – Menurut Perenggan 5 daripada Jadual 9 dari Akta Perkhidmatan Kewangan 2013, anda mempunyai kewajipan untuk mengambil perhatian yang sewajarnya untuk tidak memberikan maklumat palsu atau tidak tepat apabila anda memohon untuk pelan ini. Kegagalan berbuat demikian, mungkin mengakibatkan pembatalan kontrak takaful anda, penolakan atau pengurangan tuntutan, perubahan terma atau penamatan kontrak takaful anda. Kewajipan pendedahan di atas hendaklah diteruskan sehingga kontrak takaful anda dimeterai, diubah atau diperbaharui dengan kami. Anda juga mempunyai kewajipan untuk memberitahu kami dengan serta-merta jika pada bila-bila masa selepas kontrak takaful anda dimeterai, diubah atau diperbaharui dengan kami, apa-apa maklumat yang disediakan tidak tepat atau sudah berubah.

- * Free-Look Period - There is a free-look period of fifteen (15) calendar days from the delivery date of the e-certificate for you to review and decide whether you want to continue with the plan. If you wish to discontinue, you may cancel the certificate and get a full refund of your contributions paid.

Tempoh Penelitan Percuma – Terdapat tempoh penelitan percuma selama lima belas (15) hari kalendar dari tarikh penghantaran e-sijil untuk anda meneliti dan membuat keputusan sama ada anda mahu meneruskan pelan ini. Jika anda tidak mahu meneruskan pelan ini, anda boleh membatalkan sijil dan mendapatkan bayaran balik penuh untuk caruman yang anda telah bayar.

- * The Life Event Allowance, Guaranteed Cash Benefit and Guaranteed Maturity Benefit will not be guaranteed if you did not make the contribution for more than 2 consecutive months.

Elaun Peristiwa Hidup, Manfaat Tunai Terjamin dan Manfaat Kematangan Terjamin tidak akan dijamin jika anda tidak membuat caruman lebih dari 2 bulan berturut-turut.

- * Lapse - Your certificate will lapse when your balance in the GBA becomes zero.

Luput - Sijil anda akan luput apabila baki AMT menjadi kosong.

- * If an incident occurs which gives rise to a claim, you shall notify us immediately.

Sekiranya berlaku kejadian yang mengakibatkan tuntutan, anda harus memberitahu kami dengan serta-merta.

Note / Nota:

The above list is non-exhaustive. Please refer to your certificate for the full list of the terms and conditions under this plan.

Senarai di atas adalah tidak lengkap. Sila rujuk kepada sijil anda untuk senarai lengkap terma-terma dan syarat-syarat di bawah pelan ini

7. What are the major exclusions under this plan?

Apakah pengecualian utama bagi pelan ini?

- * Death / Kematian

- a. If the person covered commits suicide, while sane or insane, within one (1) year from the effective date of the coverage, no benefit will be payable. However, all contributions paid will be refunded; or

Sekiranya orang yang dilindungi membunuh diri, ketika waras atau tidak waras, dalam tempoh satu (1) tahun dari tarikh berkuat kuasa perlindungan, tiada manfaat akan dibayar. Walau bagaimanapun, semua caruman yang dibayar akan dikembalikan; atau

- b. If death of the person covered occurs prior to 2nd birthday, no benefit will be payable. However, all contributions paid will be refunded; or

Sekiranya kematian orang yang dilindungi berlaku sebelum hari lahir ke-2, tiada manfaat akan dibayar. Walau bagaimanapun, semua caruman yang dibayar akan dikembalikan; atau

- c. If death of the person covered due to non-accidental causes within two (2) years from the effective date of the coverage, no benefit will be payable. However, all contributions paid will be refunded.

Jika kematian orang yang dilindungi disebabkan selain daripada punca kemalangan dalam tempoh dua (2) tahun dari tarikh berkuat kuasa perlindungan, tiada manfaat akan dibayar. Walau bagaimanapun, semua caruman yang dibayar akan dikembalikan.

- * TPD / KMK

- a. If TPD of the person covered occurs prior to 2nd birthday, no benefit will be payable. However, all contributions paid will be refunded; or

Sekiranya KMK orang yang dilindungi berlaku sebelum hari lahir ke-2, tiada manfaat akan dibayar. Walau bagaimanapun, semua caruman yang dibayar akan dikembalikan; atau

- b. If TPD of the person covered due to non-accidental causes within two (2) years from the effective date of the coverage, no benefit will be payable. However, all contributions paid will be refunded; or

Jika KMK orang yang dilindungi disebabkan selain daripada punca kemalangan dalam tempoh dua (2) tahun dari tarikh perlindungan yang berkuatkuasa, tiada manfaat akan dibayar. Walau bagaimanapun, semua caruman yang dibayar akan dikembalikan; atau

- c. TPD which has existed prior to or on the effective date of the coverage; or
KMK yang telah wujud sebelum atau pada tarikh perlindungan yang berkesan; atau

- d. TPD due to attempted suicide or self-inflicted injuries, while sane or insane.

KMK disebabkan oleh cubaan membunuh diri atau kecederaan diri sendiri secara sengaja, ketika waras atau tidak waras.

Note / Nota:

The above list is non-exhaustive. Please refer to your certificate for the full list of the exclusions under this plan.

Senarai di atas adalah tidak lengkap. Sila rujuk kepada sijil anda untuk senarai lengkap pengecualian di bawah pelan ini.

8. Can I cancel my certificate?

Bolehkah saya membatalkan sijil saya?

Yes, you may cancel your certificate at any time after the fifteen (15) calendar days' free-look period. Upon cancellation, any balance in the GBA and PA will be payable. However, participating in a family takaful plan is a long-term financial commitment. The accumulated balance that you may get when you cancel the certificate before the maturity period will be much less than the total amount of contribution that you have paid.

Ya, anda boleh membatalkan sijil anda pada bila-bila masa selepas tempoh penelitian percuma lima belas (15) hari kalendar. Selepas pembatalan, sebarang baki dalam AMT dan AP akan dibayar. Walau bagaimanapun, menyertai pelan takaful keluarga adalah komitmen kewangan jangka panjang. Baki terkumpul yang anda boleh dapatkan apabila anda membatalkan sijil sebelum tempoh matang akan jauh lebih rendah daripada jumlah caruman yang telah anda bayar.

9. What do I need to do if there are changes to my contact details?

Apa yang perlu saya buat sekiranya terdapat perubahan kepada maklumat untuk menghubungi saya?

It is important that you inform the takaful operator of any change in your contact details to ensure that all correspondences reach you in a timely manner.

Adalah penting untuk anda memaklumkan kepada pengendali takaful sekiranya terdapat sebarang perubahan ke atas maklumat untuk dihubungi anda bagi memastikan semua urusan surat-menyurat sampai kepada anda pada masa yang ditetapkan.

10. Where can I get further information?

Di manakah saya boleh mendapatkan maklumat lanjut?

Should you require additional information about family takaful, please refer to the insuranceinfo booklet on 'Family Takaful', available at all our branches or you can visit www.insuranceinfo.com.my.

Sekiranya anda memerlukan maklumat tambahan berkenaan takaful keluarga, sila rujuk kepada buku panduan insuranceinfo mengenai 'Takaful Keluarga' yang boleh didapati di mana-mana cawangan kami atau layari www.insuranceinfo.com.my.

If you have any queries, please contact the takaful operator at:

Jika anda mempunyai sebarang pertanyaan, sila hubungi pengendali takaful di:

Syarikat Takaful Malaysia Keluarga Berhad (131646 - K)

Head Office / Ibu Pejabat :	26th Floor, Annex Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
Telephone / Telefon :	603-2268 1984
Fax / Faks :	603-2274 0237
Website / Laman Sesawang :	takaful-malaysia.com.my
Customer Service / Khidmat Pelanggan :	1-300 88 252 385
Email / Emel:	csu@takaful-malaysia.com.my

11. Other similar types of family takaful cover available.

Lain-lain jenis perlindungan takaful keluarga yang disediakan.

Please ask the takaful operator / Bank Sales Representative for other similar types of plans offered by the takaful operator.

Sila ajukan pertanyaan kepada pengendali takaful / Wakil Jualan Bank untuk lain-lain jenis pelan yang serupa yang ditawarkan oleh pengendali takaful.

IMPORTANT NOTES / NOTIS PENTING :

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF PLAN THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE BANK SALES REPRESENTATIVE OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

PENYERTAAN DI DALAM PELAN TAKAFUL KELUARGA ADALAH KOMITMEN KEWANGAN JANGKA PANJANG. ANDA MESTI MEMILIH JENIS PELAN YANG PALING SESUAI DENGAN KEADAAN PERIBADI ANDA. ANDA MESTI MEMBACA DAN MEMAHAMI SUJIL TAKAFUL DAN BERBINCANG DENGAN WAKIL JUALAN BANK ATAU MENGHUBUNGI PENGENDALI TAKAFUL UNTUK MAKLUMAT LEBIH LANJUT.

Syarikat Takaful Malaysia Keluarga Berhad is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Syarikat Takaful Malaysia Keluarga Berhad adalah dilesenkan di bawah Akta Perkhidmatan Kewangan Islam 2013 dan diselia oleh Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at January 2020.

Maklumat yang dinyatakan dalam helaian penerangan ini adalah berkuat kuasa pada Januari 2020.

CERTIFICATE FOR
TAKAFUL *myWealth* Plus

You as named in the e-Certificate Information Page (“e-CIP”) agree to appoint Us (“Syarikat Takaful Malaysia Keluarga Berhad”) under Wakalah contract to invest and manage Contribution in the Participant Account (“PA”), Guaranteed Benefits Account (“GBA”) and Participant Special Account (“PSA”) on Your behalf. In return, You allow Us to deduct a percentage of the Contribution as Wakalah Fee for the services rendered under this Certificate.

1. DEFINITIONS

In this Certificate where the context states the masculine gender shall be deemed to include the feminine, and likewise, singular word shall be deemed to include the plural and vice versa, and the following words and expressions shall be deemed to have the following meanings:

- 1.1 **“YOU” or “YOUR”** means the Participant as named in the e-CIP and to whom this Certificate is issued to. For avoidance of doubt, a Participant may also be a Person Covered.
- 1.2 **“WE”, “US” or “OUR”** refers to Syarikat Takaful Malaysia Keluarga Berhad.
- 1.3 **“ACCIDENT”** means a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which will, independently of any other cause, be the sole cause of bodily injury.
- 1.4 **“ACCIDENTAL”** means any causes arising from an Accident, and this does not include any sickness, disease, bacterial or viral infection, (unless this is the direct result of an Accidental bodily injury) naturally occurring condition or degenerative process or the result of any gradually operating cause.
- 1.5 **“AGE AT ENTRY”** means the Person Covered’s age next birthday determined from the Effective Date.
- 1.6 **“ATTAINED AGE”** means the Person Covered’s Age at Entry plus the number of Certificate Years from the Effective Date.
- 1.7 **“CERTIFICATE ANNIVERSARY”** means the anniversary of the Effective Date.
- 1.8 **“CERTIFICATE YEAR”** means the one (1) year period, including the Effective Date and immediately following that date. Each succeeding Certificate Year is the one (1) year period from the Certificate Anniversary to the next Certificate Anniversary.
- 1.9 **“CONTRIBUTION”** means the regular contribution to be paid by You as stated in the e-CIP in respect of this Certificate or in a subsequent endorsement or notification issued by Us.
- 1.10 **“CONTRIBUTION PAYMENT TERM”** means the duration in which the Contribution is to be payable under this Certificate, as stated in the e-CIP.
- 1.11 **“COVERAGE TERM”** means the duration from the Effective Date up to the Maturity Date in which the coverage is provided under this Certificate as stated in the e-CIP.
- 1.12 **“EFFECTIVE DATE”** means the effective date stated in the e-CIP on which the Person Covered’s coverage under this Certificate has become effective.
- 1.13 **“GUARANTEED BENEFITS”** refers to Guaranteed Cash Benefits, Life Event Allowance and Guaranteed Maturity Benefit.

- 1.14 **“GUARANTEED BENEFITS ACCOUNT” or “GBA”** means Your holding account into which 95% of the Contribution after deduction of the Wakalah Fee as specified in Section 2.3 will be credited. Tabarru’ will be deducted from the GBA into the PSA on a monthly basis. Guaranteed Benefits and the surrender proceeds as specified in this Certificate shall be payable from this account.

If the GBA is insufficient for the Guaranteed Benefits, subject to the terms and conditions stated in this contract, the PSA will fund for any shortfall.

In addition, any of the Participant’s portion of the investment profit generated from the GBA in accordance with the terms and conditions of this Certificate will also be credited into the PA and GBA.

- 1.15 **“HIBAH”** refers to a transfer of ownership of an asset from a donor to a recipient without any consideration.
- 1.16 **“MATURITY DATE”** means the maturity date shown in the e-CIP on which the Person Covered’s coverage under this Certificate has ceased accordingly.
- 1.17 **“PARTICIPANT ACCOUNT” or “PA”** means Your holding account into which 5% of the Contribution after deduction of the Wakalah Fee as specified in Section 2.3 will be credited. In addition, any of the Participant’s portion of the investment profit generated from the PA in accordance with the terms and conditions of this Certificate will also be credited into the PA.
- 1.18 **“PARTICIPANT SPECIAL ACCOUNT” or “PSA”** means a fund to pool a portion of participant’s Contribution established for the purpose of meeting claims associated with events or risks specified in this Certificate into which the Tabarru’ amount deducted from the GBA will be credited. The PSA is collectively owned by the pool of Participants. The Death / TPD benefit in excess of the GBA amount (if any), any shortfall in the Guaranteed Benefits and Compassionate Allowance will be payable from the PSA.
- 1.19 **“PERSON COVERED”** refers to the person who is covered under this Certificate as named in the e-CIP.
- 1.20 **“QARD”** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender.
- 1.21 **“SUM COVERED”** means the amount of coverage in respect to the benefits provided under the e-CIP.
- 1.22 **“TABARRU”** means a donation for the purpose of which is not commercial and is used to help other participants. Tabarru’ takes into effect when participant contributes to the PSA.
- 1.23 **“TAKAFUL”** refers to a mutual assistance scheme for all Participants which is based on the principles of brotherhood, solidarity and cooperation where each Participant agrees to contribute a sum(s) on the basis of Tabarru’ into the PSA for providing financial aid and assistance to the Person Covered, the Participant or the beneficiary on the occurrence of pre-defined events.
- 1.24 **“TOTAL AND PERMANENT DISABILITY” or “TPD”** refers to a state of incapacity arising from any one of the following conditions:
- (i) For a gainfully employed Person Covered, a disability caused by injury or disease which totally and permanently prevents the Person Covered from performing his/her normal activities that is, engaging in any business, occupation, profession or performing any work, for wages, compensation or profit. Such disability must continue uninterrupted for a period of six (6) months and verified by Our appointed Medical Practitioner; or
 - (ii) For a non-gainfully employed Person Covered, a disability caused by injury or disease which will require the Person Covered, for the remainder of his/her natural life, to be subjected to constant medical care and attention and to be confined to a home, to a hospital or to a similar institution.

Such disability must continue uninterrupted for a period of six (6) months and verified by Our appointed Medical Practitioner; or

(iii) Upon occurrence of any of the following to the Person Covered:

- (a) Total and irrecoverable loss of sight of both eyes; or
- (b) Total and irrecoverable loss of use of two limbs at or above the wrist or ankle; or
- (c) Total and irrecoverable loss of sight of one eye and loss of use of one limb at or above the wrist or ankle.

For avoidance of doubt, a Person Covered is considered "Gainfully Employed" if he/she is working for others or being self-employed either on full time or part time basis, for wages, compensation or profit. In addition, any Person Covered whose age next birthday on the date of TPD occurrence is below 18 years shall be considered as non-gainfully employed Person Covered.

1.25 **"WAKALAH"** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee.

2. DESCRIPTION OF CONTRIBUTION

2.1 CONTRIBUTIONS

You shall pay the Contribution specified in the e-CIP or in a subsequent endorsement issued by Us starting from the Effective Date up to and including the final contribution due date.

All Contributions are to be paid in advance on the due date based on the Contribution Payment Term and contribution mode selected as specified in the e-CIP. A percentage of the Contribution shall be deducted upfront as Wakalah Fee as specified in Section 2.3 upon payment received by Us. In the event of a dissolution of the contract i.e. maturity or surrender, the Wakalah Fee shall not be returned to You.

The Contribution payable after deduction of Wakalah Fee will be credited to the PA and GBA at 5% and 95% allocation respectively. Tabarru' will be deducted monthly at a fixed percentage of 1.5% of the monthly Contribution from the GBA and credited to the PSA throughout the Coverage Term, subject to the terms and conditions of this Certificate.

The Tabarru' rates are not guaranteed. We may revise the rates in the future in the event of adverse claims experience. The revision of rates will apply to all Persons Covered regardless of their claims experience. If there is any rate revision, You will be notified by Us at least thirty (30) days before it takes effect. The revised Tabarru' rates will only apply at the next Certificate Anniversary.

2.2 SINGLE CONTRIBUTION TOP-UP

Single Contribution Top-Up is allowed after fifteen (15) days from the Effective Date up to the end of the Coverage Term subject to a minimum of RM 500 per transaction or the minimum amount as revised by Us from time to time.

A percentage of the Single Contribution Top-Up shall be deducted upfront as Wakalah Fee as specified in Section 2.3 upon payment received by Us. In the event of a dissolution of the contract i.e. maturity or surrender, the Wakalah Fee shall not be returned to You.

Single Contribution Top-Up after deduction of Wakalah Fee will be credited to the PA.

2.3 SCHEDULE OF WAKALAH FEE

Wakalah Fee (As % of Contribution)

Year	Contribution Payment Term	
	8 Years	12 Years
1	30%	35%
2	25%	25%
3	25%	25%
4	10%	15%
5	10%	15%
6	8%	10%
7	8%	10%
8	8%	10%
9	0%	10%
10	0%	10%
11	0%	5%
12	0%	5%
Total	124%	175%

The Wakalah fee for Single Contribution Top-Up is 5%.

3. EVENTS UPON WHICH THE BENEFITS ARE TO BE PAID

While this Certificate is in force and subject to the terms and conditions, We will pay the following benefits, upon occurrence of the following events during the Coverage Term:

3.1 DEATH

Upon death of the Person Covered, We will pay a lump sum amount equivalent to:

- i. The higher of the following:
 - a. The amount in GBA **or**;
 - b. A% of Max (Sum Covered **or** total Contributions received by Us minus total Guaranteed Cash Benefits paid by Us)
- and**
- ii. The amount in PA, if any.

where:

Event	Prior to 70 Years Next Birthday	On or after 70 Years Next Birthday
Death due to Non-Accidental Causes	A% = 100%	A% = 100%
Death due to Accidental Causes	A% = 200%	A% = 100%
Death due to Accidental Causes while Overseas	A% = 300%	A% = 100%

Provided that We receive the notification of death accompanied by the documentary evidence of death.

If death of the Person Covered occurs prior to second (2nd) birthday, no benefit will be payable. However, all Contributions paid will be refunded.

If death of the Person Covered due to non-Accidental causes is within two (2) years from the Effective Date, no benefit will be payable. However, all Contributions paid will be refunded.

3.2 TOTAL AND PERMANENT DISABILITY (TPD)

In the event the Person Covered suffers TPD prior to **70 years next birthday**, We will pay a lump sum amount equivalent to:

- i. The higher of the following:
 - a. The amount in GBA **or**;
 - b. A% of Max (Sum Covered **or** total Contributions received by Us minus total Guaranteed Cash Benefits paid by Us)
- and**
- ii. The amount in PA, if any.

where :

Event	Prior to 70 years next Birthday
TPD due to Non-Accidental Causes	A% = 100%
TPD due to Accidental Causes	A% = 200%
TPD due to Accidental Causes while Overseas	A% = 300%

Provided that We receive satisfactory proof of TPD on the Person Covered.

If TPD of the Person Covered occurs prior to second (2nd) birthday, no benefit will be payable. However, all Contributions paid will be refunded.

If TPD of the Person Covered due to non-Accidental causes is within two (2) years from the Effective Date, no benefit will be payable. However, all Contributions paid will be refunded.

3.3 COMPASSIONATE ALLOWANCE

Upon death of the Person Covered, We will pay 10% of Sum Covered as compassionate allowance. This is payable in addition to the death benefit.

3.4 GUARANTEED CASH BENEFITS

An annual cash payment will be payable at the end of the second (2nd) Certificate Year until death, TPD, surrender or maturity, whichever is earlier, according to the table below :

At the End of Certificate Year	Guaranteed Cash Benefits
2 – 5	8% of Sum Covered
6 – 10	10% of Sum Covered
11 Years Onwards	12% of Sum Covered

3.5 LIFE EVENT ALLOWANCE

We will pay 5% of Sum Covered as Life Event Allowance for any one of the events below:

- i. Marriage; **or**
- ii. Child birth

Provided that this Certificate is in force for at least two (2) Certificate Years.

This benefit is payable once (1) throughout the Coverage Term. If this benefit is not claimed within the Coverage Term, it will be paid as part of the Guaranteed Maturity Benefit.

3.6 GUARANTEED MATURITY BENEFIT

At the end of the Maturity Date, We will pay a lump sum amount equivalent to :

- i. The higher of the following:
 - a. The amount in GBA **or**;
 - b. 150% of Sum Covered + 5% of Sum Covered (if no claims on Life Event Allowance)
- and**
- ii. The amount in PA, if any.

The Guaranteed Cash Benefits, Life Event Allowance and Guaranteed Maturity Benefit will not be guaranteed if the Participant did not make the Contribution for more than two (2) consecutive months (for monthly payment mode) or delay any Contribution due for more than two (2) months (for all other payment mode frequencies).

4. EXCLUSIONS

We will not be liable to pay any benefits under this Certificate due directly or indirectly, wholly or partially, by any one (1) of the following occurrences:

4.1 DEATH

We will not be liable to pay any benefit under this Certificate for death of the Person Covered due to suicide, while sane or insane, within the first (1) year from the Effective Date. However, all Contributions paid will be refunded.

4.2 TOTAL AND PERMANENT DISABILITY (TPD)

We will not be liable to pay any benefits under this Certificate for TPD for the Person Covered which has existed prior to or on the Effective Date, or which is resulting directly or indirectly from any of the following causes:

- Attempted suicide or self-inflicted injuries, while sane or insane; or
- Aviation, gliding or any other form of aerial flight other than as a pilot, cabin crew or fare paying passenger of a recognized airline or charter service; or
- War (whether war be declared or not), revolution or any warlike operation; or
- Any violation of law by the Person Covered or any assault or felony as committed, attempted or provoked by him; or
- Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions.

5. GENERAL PROVISIONS

5.1 THE CONTRACT

This Certificate, e-CIP, Your application form and all relevant documentary declarations and/or statements that make up this Certificate together with any endorsement made by Us, will form the entire contract between You the Person Covered and Us. All statements made will be representations and not warranties. In the case it is evidenced that the statements made by You or the Person Covered are fraudulent, We can declare that the contract is void.

If there is any further change made to this Certificate, it has to be approved and signed by Our authorised officer.

5.2 PERIOD OF COVER

The coverage under this Certificate will commence from the Effective Date and ends on the Maturity Date provided that it is not terminated in accordance with provisions under 'Termination of this Certificate' clause below. This Certificate is subject to the payment of the Contribution at the rate in effect at that time as notified by Us.

5.3 TREATMENT OF SMALL PAYMENT AMOUNTS

For any amount due and payable to You resulting from a refund/ surrender/maturity/termination/claim that is to be made other than by way of electronic payment, such payment will only be made if the amount due and payable is Ringgit Malaysia Ten (RM10.00) and above. For any amount less than Ringgit Malaysia Ten (RM10.00), We will donate to charity.

5.4 GEOGRAPHICAL TERRITORY

All benefits provided in this Certificate are applicable worldwide, twenty-four (24) hours a day.

5.5 MISREPRESENTATION/FRAUD

In the event of a misrepresentation by the Participant or Person Covered where e-CIP has been in force for a period of two (2) years or less, it will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013, whereby it may result in the following:

- (a) the e-CIP being voided and all claims refused; or
- (b) a variation of terms of the e-CIP; or
- (c) a change in the contribution amount; or
- (d) any other options that are appropriate based on the misrepresentation.

5.6 MISSTATEMENT OF AGE

If at the true age, the Person Covered is not eligible to be covered under this Certificate, his coverage will be treated as void and Our liability will be limited to the refund of the Contribution paid without profit.

5.7 INVESTMENT AND DISTRIBUTION OF INVESTMENT PROFIT UNDER PA

We will invest and manage the PA in accordance with Shariah.

Any investment profit arising from the PA will be determined at Our sole and absolute discretion where the annual amount of investment profit distributed between the Participant and Us according to the following proportion:

- 5.7.1 85% of the distributed investment profit will be credited into the PA; and
- 5.7.2 the balance 15% of the distributed investment profit will be paid to Us.

The principal amount placed under PA and investment profit arising from PA are not guaranteed and will be based on Our actual investment returns.

If the PA is in deficit due to Our mismanagement or negligence, We will make an outright transfer to rectify the deficit under the principle of Hibah.

5.8 INVESTMENT AND DISTRIBUTION OF INVESTMENT PROFIT UNDER GBA

We will invest and manage the GBA in accordance with Shariah.

Any investment profit arising from the GBA will be determined at Our sole and absolute discretion where the annual amount of investment profit in excess of 3.9% will be distributed between the Participant and Us according to the following proportion:

- 5.8.1 85% of the distributed investment profit will be credited into the PA; and
- 5.8.2 the balance 15% of the distributed investment profit will be paid to Us.

The principal amount placed under GBA and investment profit arising from GBA are not guaranteed and will be based on Our actual investment returns.

If the GBA is in deficit due to Our mismanagement or negligence, We will make an outright transfer to rectify the deficit under the principle of Hibah.

5.9 DISTRIBUTION OF SURPLUS

We will invest and manage the PSA in accordance with the Shariah. Any surplus arising from the PSA will be kept in PSA to prepare and provide for any unfavourable claims experience.

If the PSA is in deficit, We will arrange for Qard. The Qard will be used to rectify the deficit and it will be repaid when the PSA returns to surplus position.

If the deficit is due to Our mismanagement or negligence, We will make an outright transfer to rectify the deficit under the principle of Hibah.

5.10 ALTERATION

We reserve the right to amend the terms and provisions of this Certificate by giving You thirty (30) days advance notice. Such alteration will be applicable from the next Certificate Anniversary immediately following the expiry of the thirty (30) days advance notice.

If an application is required for variation to this Certificate, We must be informed of any change to Your answers or any matter previously disclosed in Your application submitted before this Certificate is varied.

No alteration to this Certificate will be valid unless being approved, endorsed and signed by Our authorised officer.

5.11 SURRENDER

You may request to surrender this Certificate by writing to Us to effect the surrender accordingly. You will be entitled to the balance in the PA and GBA (if any) and Your coverage will cease immediately.

5.12 LAPSES

This Certificate will lapse and Your coverage will therefore be terminated when the GBA is less than or equal to zero.

5.13 CERTIFICATE SERVICING

No financial changes to this Certificate is allowed except for change in the contribution mode. Non-financial changes, i.e. change of address, phone number, etc. are allowed.

5.14 REINSTATEMENT

No reinstatement is allowed if this Certificate lapses because of non-payment of the Contribution.

5.15 NOTICE

Any correspondence, notice, request or instruction required by Us must be in writing whether by written notice or via electronic means.

5.16 CURRENCY OF PAYMENT

All payments under this Certificate will be made in the legal currency of Malaysia.

5.17 LEGAL PROCEEDINGS

You or the Person Covered cannot bring up a legal action before the expiry of sixty (60) days after written proof of loss has been provided in accordance with the requirements of this Certificate. If You fail to supply the necessary proof of loss within a grace period of one (1) year from the date the written proof of loss is to be provided, You may submit the proof of loss to Us with convincing reasons for failing to comply with the terms and conditions of this Certificate. The acceptance of such proof of loss will be at Our discretion. We will not accept any written proof of loss after the expiry of the grace period.

5.18 ARBITRATION

Any dispute, controversy or claim arising out of or relating to this Certificate, or the breach, termination or invalidity of it, will be decided by Arbitration in accordance with the Rules of Arbitration of the Asian International Arbitration Centre.. The making of an award shall be conditioned precedent to any right of action against Us. If We disclaim liability to any claim arising under this Certificate and such claim is not within twelve (12) calendar months from the date of such disclaimer referred to Arbitration, then the claim shall for all purposes be deemed to have been abandoned and shall no longer be recoverable under this provision.

5.19 TERMINATION OF THIS CERTIFICATE

The coverage under this Certificate shall automatically terminate upon occurrence of any of the following:

- (a) upon surrender or cancellation of this Certificate; or
- (b) upon death or TPD of the Person Covered; or
- (c) on the Maturity Date; or
- (d) on the date when the certificate is lapsed due to non-payment of the Contribution and balance in the GBA is less than or equal to zero ; or

(e) when there is fraud or misrepresentation of material fact during application.

Any Contribution receipt by Us after the termination of this Certificate will not create any liability to Us but We will refund such Contribution to You without profit.

5.20 **SANCTIONS EXCLUSION CLAUSE**

We shall not be deemed to provide cover nor be liable to pay any claim or any benefit as contained in this Certificate to the extent that the provision of such cover, payment of such claim or such benefit would expose Us to:

- (a) any sanction, prohibition or restriction under United Nations resolutions; or
- (b) the trade or economic sanctions, laws or regulations of the:
 - i) European Union; or
 - ii) United –Kingdom; or
 - iii) United States of America; orany of the states of the above countries; or
- (c) any other locally applicable laws or regulations.

5.21 **APPLICABLE LAW**

This Certificate, and all rights, obligations and liabilities arising under this Certificate, shall be construed, determined and enforced in accordance with the Laws of Malaysia.

5.22 **PERSONAL DATA PROTECTION ACT 2010**

You may make inquiries or request for access to or correction of Your Personal Data or limit the processing of Your Personal Data at any time by submitting such inquiry or request to Us via email to csu@takaful-malaysia.com.my. We will retain Your personal information only for as long as necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory or internal policy requirements.

You have expressly acknowledged and consent to Your Personal Data to be stored, processed and disclosed by Us for the purposes and in accordance with Our Privacy Notice as published on Our website.

CERTIFICATE INFORMATION STATEMENT

1. FREE LOOK PERIOD

If You are not satisfied with the e-CIP for any reason, You may return to Us within fifteen (15) days from the date of delivery of the email confirmation. We will cancel Your Certificate and refund to You all Contributions paid.

2. PROOF OF AGE

Proof of age of the Person Covered will be required by Us before any benefit is payable under this Certificate unless this information has been previously verified and confirmed by Us to be correct.

3. NOMINATION

- (a) You who are also the Person Covered may nominate any natural person to receive benefits payable upon Your death, either as an executor or as a beneficiary under a conditional Hibah. You may from time to time revoke any such nomination and/or to name another nominee(s) with written notification duly received and registered by Us.
- (b) If You have nominated more than one nominee, the benefits payable, if any, shall be paid to the surviving nominees at the time of Your death in equal shares unless otherwise specified by You; and such payment shall be deemed as a valid discharge of Our liability under this Certificate.
- (c) Upon death of any nominee after Your death but prior to any payment of the benefits, We shall pay the benefits to:
 - (i) Your estate if the nominee is an executor; or
 - (ii) the estate of the deceased nominee if the nominee is a beneficiary under conditional Hibah.
- (d) If there is no effective nomination in force upon Your death, the benefits payable may be paid to Your lawful executor or administrator of the Person Covered's estate. If there is no lawful executor or administrator estate at the time of payment of the benefits, We may pay to a proper claimant up to the maximum amount allowable under the Laws of Malaysia, and the balance, if any, will be paid to the person named as Your lawful executor or administrator estate in accordance with the court order received by Us subsequently.

4. CHANGE OF ADDRESS

It is important that You inform Us immediately of any change of Your address so that We can keep You informed of important information. You or the Person Covered should also notify Us of any change in the address(es) of the nominee(s) in order to make it easier for payment of claims.

5. FACILITIES OF PAYING CONTRIBUTION

You can pay the Contribution by either credit card or debit card. You have the option to pay the Contribution by monthly, quarterly, half-yearly or annually.

6. CASH SURRENDER

This Certificate will have a surrender value, and You may surrender it at any time throughout the Coverage Term. Please consider carefully as You will make a loss of certain benefits should You or the Person Covered surrender the e-CIP. Please contact Us immediately if You or the Person Covered are approached by someone encouraging to surrender any of the e-CIP.

7. INQUIRIES / COMPLAINTS HANDLING

If You have any inquiry or complaint pertaining to any matter related to Your certificate, You may refer to Our Customer Service Unit (CSU) at:

Customer Service Unit (CSU)

Syarikat Takaful Malaysia Keluarga Berhad,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
P.O. Box 11483,
50746 Kuala Lumpur.

Tel: 1-300 88 252 385

Fax: 603 - 2274 0237

Email: csu@takaful-malaysia.com.my

Website: takaful-malaysia.com.my

8. AVENUE OF CLAIM APPEAL

If You need further clarification or You are not satisfied with Our claim decision, please contact Our Customer Service Unit at 1-300 88 252 385 or email Us at csu@takaful-malaysia.com.my and We will provide Our response accordingly. For appeal cases, We will escalate the same to Our senior management for review and provide Our response once Your appeal has been decided / concluded by Us.

In the event that You are not satisfied with the final decision with regard to Your appeal, You may refer the case either to the Ombudsman for Financial Services (OFS) or to BNMTELELINK, Bank Negara Malaysia (BNM), at the following addresses within six (6) months from Our decision.

Ombudsman for Financial Services (664393P)

Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.

Tel: 603 2272 2811

Fax: 603 2272 1577

Email: enquiry@ofs.org.my

Website: www.ofs.org.my

BNM Laman Informasi Nasihat dan Khidmat (LINK)

Ground Floor, Blok D, Bank Negara Malaysia
Jalan Dato' Onn,
50480 Kuala Lumpur.

Tel: 1-300-88-5465 (LINK)

Fax: 03-2174 1515

Email: bnmtelelink@bnm.gov.my

CLAIM GUIDELINES AND PROCEDURES

1. NOTICE OF CLAIM

A written notice of claim with particulars sufficient to identify the Person Covered must be given to Us, within ninety (90) days from the date of occurrence or commencement of the claim. Failure to give such notice within the stated period shall not invalidate the claim if there is a valid reason acceptable to Us that it is not to have been reasonably possible to give such notice and that notice was given as soon as it was reasonably possible.

2. PROOF OF CLAIM

Satisfactory proof of the claim together with fully completed claim forms furnished by Us must be submitted to Us within one (1) year from the date of occurrence or commencement of the claim. The list of supporting documents is made available on our website at takaful-malaysia.com.my.

3. CERTIFICATE, INFORMATION AND EVIDENCE

All certificates, information and evidence as required by Us shall be furnished at Your or the Person Covered's expense, and in such a form that We may require. In any event, all notices, which We shall require You or the Person Covered to give, must be in writing and addressed to Us. A Person Covered shall, at Our request and expense, submit to Us a medical examination whenever such is deemed necessary.

4. PAYMENT OF CLAIM

Before We make any payment under this Certificate, We shall deduct any amount owed to Us. Such payment, if any, will be payable to You the Person Covered (if living) or to the named nominee according to the terms and conditions of this Certificate. After We have made the payment, Our responsibility will be fully discharged.

5. TERMS AND CONDITIONS

The claimant is responsible to ensure that the claim is for the benefits under this Certificate. Any difference in definition of scope of cover will strictly follow those as stated in this Certificate.