

i-Great Raudhah



Perform Your Obligations with Complete Devotion and Peace of Mind

Tunaikan Kewajiban Anda Dengan Khusyuk dan Tenang

MEMBER



Eligible for protection by PIDM

Terms and Conditions apply / *Tertakluk pada Terma dan Syarat*



03-2096 3000



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“ An ‘umrah to another ‘umrah expiates what is in between them, and the accepted Hajj receives nothing except Paradise.”

(Bukhari & Muslim)

Hasten Towards Hajj

The Prophet PBUH told us to expedite the performance of Hajj. We are told to get it done, not put it on the backburner or be lax concerning its performance, or to put other things as a priority above it. It is the fifth pillar of ISLAM, a duty to be fulfilled by Muslims.

i-Great Raudhah is a comprehensive plan that brings together features such as Double Takaful Benefits While Performing Hajj or Umrah, Cash for Performing Hajj or Umrah, Badal Hajj as well as Adha Benefit all rolled into one.

Look only towards i-Great Raudhah for your protection while you perform your spiritual obligations.

Takaful Concept

Takaful refers to a cooperation among a group of individuals to mutually guarantee and aid each other in order to meet certain needs as agreed amongst them, such as, providing compensation for a particular loss or any other kind of financial needs. Such cooperation involves contribution of money based on Tabarru' concept (voluntary contribution) by all takaful participants.

Take a Moment to Reflect

In our personal endeavours, many of us realise that we should always seek gradual spiritual development. Performing the Hajj is a religious duty that must be carried out by every able-bodied Muslim who can afford to do so at least once in his lifetime. Umrah however is considered the minor pilgrimage, a familiarisation process towards the Hajj which is very much a voluntary journey. Every year, we hear of the increase in costs to perform the Hajj. Let us ask ourselves, have we saved enough? Are we planning well ahead? Pause to reflect on your future undertakings.

Lessen your worries and resolve to do something about your spiritual journey. Look towards i-Great Raudhah.

1. Total & Permanent Disability (TPD) and Death Benefit

i-Great Raudhah is designed to protect you upon unexpected events and assist you financially so that you may focus on your spiritual needs. Should you be afflicted with TPD before maturity, you will receive a sum of money in accordance to the TPD provisions of the certificate to be used towards meeting your disability expenses.

In the event of your death, the Basic Sum Covered from the Tabarru' Fund¹ and the total amount from the Participant's Individual Account (PIA)² (if any), will be paid out in full.

Note: Terms and conditions apply.

¹ Tabarru' Fund refers to a pool of funds established for the purpose of solidarity and cooperation among the participants that is used to help all participants in the event of misfortunes.

² Participant's Individual Account (PIA) refers to the individual account into which the contribution and surplus if any shall be allocated.

2. Double Takaful Benefits Upon Death or TPD While Performing Hajj or Umrah

At Great Eastern Takaful, we value the importance of Hajj and Umrah. With this in mind, your takaful benefit will be doubled in the event of death or TPD while performing Hajj or Umrah.

Double of Basic Sum Covered from the Tabarru' Fund and total amount from the Participant's Individual Account (PIA), if any, will be paid out in full to your loved ones to ease out their financial difficulties.

Notes:

- 1. This benefit applies for death or TPD before the age of 60 years next birthday.*
- 2. Other terms and conditions may apply.*

3. Compassionate Benefit

In the event of your death, your family will receive a lump sum payment of RM2,000 as Compassionate Benefit from the Tabarru' Fund.

Note: Terms and conditions apply.

4. Cash for Performing Hajj or Umrah Benefit

We will give you RM800 in cash, once in a certificate lifetime, to assist you with your Hajj or Umrah expenses.

We will also give out this RM800 as hibah³ to you or your loved ones if unexpected event like death or TPD happens to you at anytime as long as the certificate is still inforce (if yet to be utilised during the certificate lifetime).

And, so long you have not claimed this cash benefit during the certificate lifetime, we will give you RM800 on top of the amount in PIA (if any) upon maturity.

Notes:

- 1. Your certificate must be inforced for at least 5 years and all contributions are up-to-date to be eligible for this benefit.*
- 2. This benefit is given for up to 2 certificates only (in case you participated in multiple certificates).*
- 3. Other terms and conditions may apply.*

5. Badal Hajj (Hajj by Proxy)

In the unfortunate event that you are not able to perform the Hajj due to death or TPD, we will make the arrangements for Badal Hajj to be performed on your behalf. The fees shall be deducted from the benefit payable to the nominee.

Note: Terms and conditions apply.

³Hibah refers to gifts from Takaful Operator to participants and is payable from Takaful Operator's Fund.

6. Adha Benefit

The Prophet Muhammad SAW was asked “What is Qurban⁴?”, He answered “It is the sunnah of your father Ibrahim (as)”. They asked again “What will we receive from the Qurban?”. He answered “For every hair in the wool of the Qurban animal you will receive a reward”.

(Hadith – Ahmad and Ibn Majah).

To assist you in performing this noble deed, we feel privileged to grant you hibah of RM500 for you to perform this act on one part of the chosen animal for Qurban. You have the option to perform the deed yourself or appoint us as an agent to undertake the Qurban for you.

Notes:

- 1. Certificate must be enforced for at least 10 years and all contributions are up-to-date to be eligible for this benefit.*
- 2. If the cost to perform Qurban is more than RM500, we will pay you the maximum amount of RM500 without the option of appointing us as agent to perform Qurban for you.*
- 3. Other terms and conditions may apply.*

7. Maturity Benefit

Any amount left in PIA and Cash for Performing Hajj or Umrah Benefit of RM800 (if yet to be utilised during the certificate lifetime) will be payable in a lump sum.

Note: Terms and conditions apply.

8. Underwriting Surplus and Investment Profit

With i-Great Raudhah, any underwriting surplus from the Tabarru' Fund, after a suitable amount is held back for contingency purposes, will be shared between the participants and the Takaful Operator in the ratio of 50:50. Your share of the surplus will be credited into PIA.

100% of the investment profit or loss (if any) from the PIA will be credited into or debited from PIA. Any investment profit derived from the Tabarru' Fund will be credited into the PIA and any loss will be carried forward and accounted for before arriving at underwriting surplus or deficit in the following year.

Note: The underwriting surplus (if any) and investment profits (if any) are determined yearly.

⁴ Qurban refers to sacrifice of a livestock during Eid ul-Adha.

Choose the Right i-Great Raudhah Package for Yourself

The following packages are available for your convenience

The Basic Sum Covered as shown in the table below depends on the chosen packaged plan (based on monthly contribution) and the certificate term as well as the age, gender and the smoking status of the Person Covered.

Maximum coverage age is 70 age next birthday.

Age Next Birthday	Plan A (RM100/Month)					Plan B (RM150/Month)					Plan C (RM200/Month)				
	Certificate Term					Certificate Term					Certificate Term				
	10	15	20	25	30	10	15	20	25	30	10	15	20	25	30
Male – Non-smoker															
19 -25	23,360	31,655	41,365	51,455	59,405	35,040	47,480	62,045	77,185	89,110	46,720	63,305	82,730	102,915	118,810
26-30	23,330	31,325	39,895	47,940	53,095	34,990	46,985	59,840	71,915	79,645	46,655	62,645	79,785	95,885	106,195
31-35	23,015	30,065	36,845	42,340	45,010	34,520	45,100	55,265	63,515	67,515	46,030	60,135	73,685	84,685	90,020
36-40	21,890	27,530	32,155	35,385	36,145	32,835	41,295	48,230	53,080	54,215	43,780	55,060	64,310	70,775	72,290
41-45	19,900	23,955	26,725	28,235	-	29,850	35,935	40,090	42,350	-	39,800	47,915	53,450	56,470	-
46-50	17,455	20,180	21,530	-	-	26,180	30,270	32,290	-	-	34,910	40,365	43,055	-	-
51-55	14,925	16,555	-	-	-	22,390	24,830	-	-	-	29,850	33,105	-	-	-
56-60	12,475	-	-	-	-	18,710	-	-	-	-	24,945	-	-	-	-
Male - smoker															
19 -25	23,345	31,580	40,940	50,355	57,280	35,020	47,370	61,410	75,535	85,920	46,690	63,155	81,885	100,715	114,560
26-30	23,265	30,975	38,950	46,030	50,040	34,895	46,465	58,420	69,045	75,060	46,530	61,950	77,895	92,060	100,085
31-35	22,700	29,270	35,275	39,670	41,420	34,050	43,900	52,910	59,505	62,135	45,400	58,535	70,545	79,340	82,845
36-40	21,225	26,260	30,015	32,405	32,425	31,840	39,385	45,020	48,610	48,635	42,455	52,515	60,030	64,810	64,845
41-45	19,010	22,430	24,530	25,345	-	28,515	33,645	36,795	38,015	-	38,020	44,860	49,060	50,685	-
46-50	16,400	18,615	19,375	-	-	24,600	27,925	29,060	-	-	32,800	37,230	38,740	-	-
51-55	13,835	14,970	-	-	-	20,755	22,455	-	-	-	27,670	29,940	-	-	-
56-60	11,335	-	-	-	-	17,005	-	-	-	-	22,675	-	-	-	-

Age Next Birthday	Plan A (RM100/Month)					Plan B (RM150/Month)					Plan C (RM200/Month)				
	Certificate Term					Certificate Term					Certificate Term				
	10	15	20	25	30	10	15	20	25	30	10	15	20	25	30
Female – Non-smoker															
19 -25	23,765	32,415	42,825	54,325	64,275	35,650	48,620	64,240	81,485	96,410	47,535	64,830	85,655	108,645	128,550
26-30	23,765	32,225	41,915	51,725	59,055	35,650	48,335	62,870	77,585	88,580	47,535	64,445	83,830	103,450	118,110
31-35	23,595	31,445	39,680	47,095	51,610	35,390	47,170	59,525	70,645	77,420	47,190	62,895	79,365	94,190	103,225
36-40	22,875	29,580	35,755	40,635	42,570	34,310	44,365	53,635	60,955	63,850	45,750	59,155	71,515	81,275	85,135
41-45	21,385	26,565	30,665	33,250	-	32,080	39,850	46,000	49,875	-	42,775	53,130	61,335	66,500	-
46-50	19,225	22,920	25,155	-	-	28,840	34,385	37,735	-	-	38,455	45,845	50,315	-	-
51-55	16,775	19,085	-	-	-	25,160	28,630	-	-	-	33,545	38,175	-	-	-
56-60	14,190	-	-	-	-	21,285	-	-	-	-	28,380	-	-	-	-
Female - smoker															
19 -25	23,455	31,845	42,825	52,540	61,380	35,185	47,770	62,715	78,810	92,070	46,910	63,695	83,625	108,645	122,760
26-30	23,445	31,630	40,720	49,565	55,630	35,170	47,445	61,080	74,350	83,450	46,895	63,255	81,440	99,130	111,265
31-35	23,240	30,690	38,155	44,460	47,885	34,865	46,035	57,235	66,690	71,825	46,485	61,380	76,310	88,920	95,770
36-40	22,385	28,545	33,830	37,745	38,660	33,575	42,815	50,745	56,620	57,990	44,765	57,090	67,660	75,495	77,320
41-45	20,645	25,180	28,495	30,180	-	30,970	37,765	42,745	45,270	-	41,295	50,355	56,995	60,360	-
46-50	18,265	21,390	22,885	-	-	27,395	32,085	34,330	-	-	36,530	42,780	45,775	-	-
51-55	15,720	17,445	-	-	-	23,580	26,170	-	-	-	31,435	34,895	-	-	-
56-60	13,035	-	-	-	-	19,555	-	-	-	-	26,070	-	-	-	-

Note: The figures shown above are for illustration purpose amount of contribution may not be equivalent to the simple only and subject to underwriting. If you choose other than monthly payment mode, the multiplication of 3 (quarterly), 6 (half-yearly) or 12 (annually) of the monthly contribution.

Frequently Asked Questions

Q: Who can take up this plan?

A: This plan is for Muslims aged between 19 – 60 years old (age next birthday).

Q: I already have Tabung Haji savings, so why do I need i-Great Raudhah?

A: i-Great Raudhah is not a replacement for your Tabung Haji savings. It complements your Tabung Haji savings by providing you takaful protection and cash rewards.

Q: Can I take i-Great Raudhah for my child?

A: You may take this plan for your child if he/she is 19 years next birthday or above.

Q: How do I make my contribution?

A: You have the flexibility to make your contribution by GIRO, Banker's Order and credit card on an annually, half-yearly, quarterly or monthly basis. Cheque and cash are allowed for annual contributions only.

Q: What are the exclusions under the certificate?

A: Some of the exclusions under i-Great Raudhah include:

- a. Death during the first certificate year as a result of suicide, while sane or insane; and
- b. Total and Permanent Disability
 - i. Existed prior to the effective date or reinstatement date, whichever is later;
 - ii. Resulting from self-inflicted injuries, while sane or insane; or
 - iii. Resulting from war, whether declared or undeclared.

Note: The exclusions and limitations of benefits highlighted above may not be exhaustive. Full details are in the certificate issued by the Takaful Operator.

Q: Will I enjoy any tax benefit by participating in i-Great Raudhah?

A: Yes. Benefits received from i-Great Raudhah are generally non-taxable and contributions paid may qualify for tax relief. Tax benefits are subject to the Malaysian Income Tax Act 1967, and final decision of the Inland Revenue Board.

Q: What are the charges involved in i-Great Raudhah?

Upfront Charge	Upfront Charge (as a % of the contributions paid) is the unallocated contributions and is used to meet Takaful Operator’s expenses and direct distribution cost.																								
	<table border="1"> <thead> <tr> <th data-bbox="437 383 922 443">Contribution due and paid (Year)</th> <th data-bbox="967 383 1385 465">Upfront Charge (% of the total contributions)</th> </tr> </thead> <tbody> <tr><td data-bbox="667 483 683 517">1</td><td data-bbox="1155 483 1187 517">70</td></tr> <tr><td data-bbox="667 544 683 577">2</td><td data-bbox="1155 544 1187 577">60</td></tr> <tr><td data-bbox="667 604 683 638">3</td><td data-bbox="1155 604 1187 638">50</td></tr> <tr><td data-bbox="667 665 683 698">4</td><td data-bbox="1155 665 1187 698">45</td></tr> <tr><td data-bbox="667 725 683 759">5</td><td data-bbox="1155 725 1187 759">40</td></tr> <tr><td data-bbox="667 786 683 819">6</td><td data-bbox="1155 786 1187 819">25</td></tr> <tr><td data-bbox="667 846 683 880">7</td><td data-bbox="1155 846 1187 880">22</td></tr> <tr><td data-bbox="667 907 683 940">8</td><td data-bbox="1155 907 1187 940">17</td></tr> <tr><td data-bbox="612 967 737 1001">9 and 10</td><td data-bbox="1155 967 1187 1001">16</td></tr> <tr><td data-bbox="612 1028 737 1061">10 to 15</td><td data-bbox="1155 1028 1187 1061">11</td></tr> <tr><td data-bbox="574 1088 775 1122">16 and above</td><td data-bbox="1155 1088 1187 1122">5</td></tr> </tbody> </table>	Contribution due and paid (Year)	Upfront Charge (% of the total contributions)	1	70	2	60	3	50	4	45	5	40	6	25	7	22	8	17	9 and 10	16	10 to 15	11	16 and above	5
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10 to 15	11																								
16 and above	5																								
	<p><i>* These upfront charges are for certificate terms of 20 years and above only. For other certificate terms, you may refer to the Benefit Illustration for details of the upfront charges.</i></p>																								
Tabarru’	Tabarru’ depends on the sum covered, age, gender, smoking status, occupation and health condition (where applicable). The Tabarru’ will be deducted from the PIA monthly.																								

Note: The charges may change by us providing you at least 3 months’ written notice.

Important Notices

1. i-Great Raudhah is a regular contribution family takaful plan that provides death/TPD protection as well as benefits for Hajj/Umrah during the coverage term selected.
2. Contributions are payable until the end of your coverage term or death or TPD, whichever occurs first. The contribution must be paid regularly to ensure your PIA is sufficient to cover for your protection at all times.
3. You should satisfy yourself that this plan will best serve your needs and that the contributions payable under the certificate are affordable to you.
4. A “free-look period” of 15 days from the delivery date of the certificate is given for you to review the suitability of the plan. If the certificate is returned to the Takaful Operator during this period, the Takaful Operator shall refund an amount equal to the amount of contributions paid minus the expenses incurred for the medical examination (if any).
5. You may receive the remaining amount in PIA upon termination or maturity of this plan, which may be less than the total allocated contribution into the PIA. No benefits will be payable from the Tabarru’ Fund.
6. The amount in PIA will be based on actual performance of the fund and is not guaranteed and the investment risk under this plan will be borne by You.
7. You may stop paying contributions and still enjoy protection as long as there are sufficient amount of money in PIA to pay for the Tabarru’, where applicable. However, there is a possibility of certificate lapsing and you losing your coverage when the required charges, including Tabarru’, exceed the money available in PIA.

Disclaimer

i-Great Raudhah is a regular contribution Family Takaful Term plan by Great Eastern Takaful Berhad (916257-H) and MBSB Bank Berhad (MBSB Bank) (716122-P) is merely the distributor of this product. This family takaful product is not a bank deposit and is not an obligation of or guaranteed or covered by MBSB Bank Berhad (MBSB Bank). The family takaful product is the obligation of the Takaful Operator, Great Eastern Takaful. All enquiries related to claims and liabilities arising from the certificates should be made to Great Eastern Takaful. MBSB Bank disclaims liability for any loss or damage howsoever arising in connection with this family takaful product.

The terms “Great Eastern Takaful” and “the Takaful Operator” shall refer to Great Eastern Takaful Berhad.

The term “MBSB Bank” shall refer to MBSB Bank Berhad.

If there is any discrepancy between the English and Bahasa Malaysia versions of this brochure, the English version shall prevail.

i-Great Raudhah is a Shariah-compliant product.

This brochure is for general information only and it is not a contract of family takaful. You are advised to refer to the Benefit Illustration, Product Disclosure Sheet and sample certificate for detailed features and benefits of the plan before participating in the plan.

Masa dari satu 'umrah ke 'umrah berikutnya adalah masa penghapusan dosa. Dan ganjaran Haji yang mabrur tiada lain hanya syurga."

(Bukhari & Muslim)

Percepatkan Langkah ke Arah Ibadah Haji

Sesungguhnya kita tidak dapat menjangkakan apakah yang bakal menghalang kita dari menunaikan kewajipan untuk mengerjakan ibadah Haji. Oleh itu, adalah lebih afdal untuk mempercepatkan amalan Haji. Kita dinasihati agar tidak mengambil sikap sambil lewa atau memperlekehkan amalan Haji atau menidakkan kepentingan Haji. Ia adalah rukun Islam kelima, satu kewajipan bagi orang Islam.

i-Great Raudhah adalah satu pelan komprehensif yang menawarkan ciri-ciri seperti Manfaat Takaful Berganda Ketika Mengerjakan Haji atau Umrah, Manfaat Tunai untuk Mengerjakan Haji atau Umrah, Badal Haji serta Manfaat Adha.

Pilihlah **i-Great Raudhah** untuk perlindungan anda sewaktu anda menunaikan kewajipan rohani anda.

Konsep Takaful

Takaful merupakan permuafakatan sekumpulan individu untuk saling menjamin dan membantu antara satu sama lain bagi memenuhi keperluan tertentu yang dipersetujui dari kalangan mereka seperti memberi pampasan bagi sesuatu musibah yang menimpa serta keperluan kewangan lain. Permuafakatan ini melibatkan sumbangan wang caruman berasaskan konsep Tabarru' (pemberian secara sukarela) oleh kesemua peserta takaful.

Renungkanlah Seketika

Pembangunan sahsiah harus diserapkan di dalam usaha untuk memajukan diri kita. Melaksanakan ibadah Haji adalah kewajipan agama yang mesti dilakukan oleh setiap orang Islam yang berkemampuan manakala ibadah Umrah adalah amalan yang dilakukan untuk menyesuaikan diri ke arah ibadah Haji. Peningkatan kos untuk menunaikan ibadah ini terus meningkat dari tahun ke tahun jadi tanyalah pada diri kita sendiri, adakah kita sudah menabung secukupnya? Adakah kita telah membuat perancangan yang lebih awal? Renungkanlah usaha yang mulia ini.

Elakkan kerunsingan. Pilihlah i-Great Raudhah.

1. Manfaat Hilang Upaya Penuh & Kekal (HUPK) dan Kematian

i-Great Raudhah direka untuk melindungi anda daripada kejadian yang tidak diduga dan menyediakan simpanan pada masa depan bagi memenuhi keperluan rohaniah. Sekiranya anda ditimpa HUPK sebelum sijil matang, anda akan menerima sejumlah wang mengikut peruntukan HUPK dalam sijil untuk perbelanjaan hilang upaya.

Sekiranya berlaku kematian, Jumlah Perlindungan Asas daripada Dana Tabarru'¹ dan jumlah keseluruhan yang ada di dalam Akaun Individu Peserta (PIA)² (jika ada), akan dibayar sepenuhnya.

Nota: Tertakluk kepada terma dan syarat.

¹ Dana Tabarru' merujuk kepada kumpulan dana yang diwujudkan bagi tujuan perpaduan dan kerjasama antara peserta yang digunakan untuk membantu semua peserta seandainya berlaku perkara yang tidak diingini.

² Akaun Individu Peserta (PIA) merujuk kepada akaun individu yang mana caruman dan lebihan dan/atau keuntungan yang terhasil akan diperuntukkan.

2. Manfaat Takaful Berganda Sekiranya Berlaku Kematian atau HUPK Ketika Mengerjakan Haji atau Umrah

Di Great Eastern Takaful, kami menghargai kepentingan Haji dan Umrah. Dengan itu, manfaat takaful anda akan digandakan apabila berlaku kematian atau HUPK ketika mengerjakan Haji atau Umrah.

Jumlah Perlindungan Asas sebanyak dua kali ganda daripada Dana Tabarru' dan jumlah keseluruhan yang ada di dalam Akaun Individu Peserta (PIA)², jika ada, akan dibayar sepenuhnya kepada insan kesayangan anda untuk meringankan kesukaran kewangan yang mereka hadapi.

Nota:

1. Manfaat ini adalah tertakluk untuk kematian atau HUPK sebelum Orang yang Dilindungi berumur 60 tahun.
2. Tertakluk kepada terma dan syarat-syarat lain.

3. Manfaat Ihsan

Sekiranya anda meninggal dunia, keluarga anda akan menerima RM2,000 sekaligus sebagai Manfaat Ihsan daripada Dana Tabarru'.

Nota: Tertakluk kepada terma dan syarat.

4. Manfaat Tunai untuk Mengerjakan Haji atau Umrah

Sekiranya anda bercadang untuk mengerjakan Haji atau Umrah, kami akan memberikan anda RM800 secara tunai, sekali sepanjang tempoh sijil kepada anda. Kami juga akan memberikan wang RM800 ini sebagai hibah³ kepada anda atau orang yang anda kasihi sekiranya perkara yang tidak diingini seperti HUPK atau kematian menimpa anda pada bila-bila masa selagi sijil masih berkuatkuasa (sekiranya belum dituntut sepanjang tempoh sijil).

Dan sekiranya anda tidak menuntut manfaat tunai ini sepanjang tempoh sijil, kami akan memberikan anda RM800 bersama jumlah di dalam PIA (sekiranya ada) pada tempoh matang.

Nota:

1. Sijil anda mestilah berkuatkuasa sekurang-kurangnya 5 tahun dan semua caruman telah dikemaskini untuk layak menerima manfaat ini.
2. Manfaat ini hanya akan diberikan untuk 2 sijil sahaja (sekiranya anda menyertai dalam sijil berganda).
3. Tertakluk kepada terma dan syarat-syarat lain.

5. Badal Haji (Haji yang Dilakukan oleh Wakil)

Sekiranya anda disahkan HUPK atau meninggal dunia, kami akan menguruskan supaya Badal Haji ditunaikan bagi pihak anda dengan melantik mana-mana badan atau organisasi yang berkaitan. Segala yuran yang dikenakan akan ditolak daripada manfaat yang akan dibayar kepada penama.

Nota: Tertakluk kepada terma dan syarat.

³ Hibah merujuk kepada hadiah daripada Pengendali Takaful kepada peserta dan dibayar daripada dana Pengendali Takaful.

6. Manfaat Adha

Para sahabat pernah bertanya kepada Rasulullah SAW: “Ya Rasulullah, apakah yang dimaksudkan dengan ibadah Qurban⁴?” Rasulullah SAW menjawab: “Itulah sunnah bapamu Ibrahim (as).” Para sahabat bertanya lagi, “Apakah yang kita akan perolehi daripada Ibadah Qurban?” Baginda menjawab, “Untuk setiap helai bulu dari binatang Qurban, kamu akan mendapat satu kebaikan.”

(Hadis riwayat Ahmad dan Ibnu Majah).

Bagi membantu anda mencapai hajat menunaikan Manfaat Adha ini, kami akan memberikan anda hibah sebanyak RM500 untuk mengerjakan ibadah Qurban ke atas satu bahagian. Anda diberi pilihan sama ada untuk melakukannya sendiri atau melantik kami sebagai ejen bagi ibadah Qurban ini.

Nota:

- 1. Sijil mestilah berkuatkuasa sekurang-kurangnya 10 tahun dan semua caruman telah dikemaskini untuk layak menerima manfaat ini.*
- 2. Sekiranya kos bagi mengerjakan Qurban melebihi RM500, kami akan membayar anda jumlah maksimum RM500 tanpa pilihan untuk melantik kami sebagai ejen untuk mengerjakan Qurban untuk anda.*
- 3. Tertakluk kepada terma dan syarat-syarat lain.*

7. Manfaat Matang

Sebarang baki dalam PIA dan Manfaat Tunai untuk Mengerjakan Haji atau Umrah sebanyak RM800 (sekiranya masih belum dituntut sepanjang tempoh sijil) akan dibayar sekaligus.

Nota: Tertakluk kepada terma dan syarat.

8. Lebihan Pengunderaitan dan Keuntungan Pelaburan

Dengan i-Great Raudhah, sebarang lebihan pengunderaitan daripada Dana Tabarru', setelah melakukan penyelarasan yang sesuai untuk tujuan kecemasan, ia akan dikongsi antara para peserta dengan Pengendali Takaful dengan nisbah 50:50. Bahagian peserta daripada lebihan tersebut akan dikreditkan ke dalam PIA.

100% daripada keuntungan pelaburan atau kerugian pelaburan (jika ada) daripada PIA akan dikreditkan ke dalam atau didebitkan daripada PIA. Sebarang keuntungan pelaburan yang terhasil daripada Dana Tabarru' akan dikreditkan ke dalam PIA dan sebarang kerugian akan dibawa ke hadapan dan akan diambilkira sebelum dimasukkan dalam pengiraan lebihan pengunderaitan atau defisit pada tahun berikutnya.

Nota: Lebihan pengunderaitan dan keuntungan pelaburan akan ditentukan secara tahunan.

⁴ Qurban merujuk kepada haiwan yang boleh dijadikan korban pada Hari Raya Aidil Adha.

Pilih Pakej i-Great Raudhah yang bersesuaian dengan Anda

Pakej berikut disediakan untuk kemudahan anda

Jumlah Perlindungan Asas seperti yang ditunjukkan dalam jadual di bawah adalah berdasarkan pelan (bergantung kepada caruman bulanan) dan tempoh sijil yang dipilih serta umur, jantina dan status merokok Orang yang Dilindungi

Umur perlindungan maksimum ialah 70 tahun umur hari lahir berikutnya.

Umur Hari Lahir Berikutnya	Pelan A (RM100/Bulanan)					Pelan B (RM150/Bulanan)					Pelan C (RM200/Bulanan)				
	Tempoh Sijil					Tempoh Sijil					Tempoh Sijil				
	10	15	20	25	30	10	15	20	25	30	10	15	20	25	30
Lelaki – Tidak Merokok															
19 -25	23,360	31,655	41,365	51,455	59,405	35,040	47,480	62,045	77,185	89,110	46,720	63,305	82,730	102,915	118,810
26-30	23,330	31,325	39,895	47,940	53,095	34,990	46,985	59,840	71,915	79,645	46,655	62,645	79,785	95,885	106,195
31-35	23,015	30,065	36,845	42,340	45,010	34,520	45,100	55,265	63,515	67,515	46,030	60,135	73,685	84,685	90,020
36-40	21,890	27,530	32,155	35,385	36,145	32,835	41,295	48,230	53,080	54,215	43,780	55,060	64,310	70,775	72,290
41-45	19,900	23,955	26,725	28,235	-	29,850	35,935	40,090	42,350	-	39,800	47,915	53,450	56,470	-
46-50	17,455	20,180	21,530	-	-	26,180	30,270	32,290	-	-	34,910	40,365	43,055	-	-
51-55	14,925	16,555	-	-	-	22,390	24,830	-	-	-	29,850	33,105	-	-	-
56-60	12,475	-	-	-	-	18,710	-	-	-	-	24,945	-	-	-	-
Lelaki – Merokok															
19 -25	23,345	31,580	40,940	50,355	57,280	35,020	47,370	61,410	75,535	85,920	46,690	63,155	81,885	100,715	114,560
26-30	23,265	30,975	38,950	46,030	50,040	34,895	46,465	58,420	69,045	75,060	46,530	61,950	77,895	92,060	100,085
31-35	22,700	29,270	35,275	39,670	41,420	34,050	43,900	52,910	59,505	62,135	45,400	58,535	70,545	79,340	82,845
36-40	21,225	26,260	30,015	32,405	32,425	31,840	39,385	45,020	48,610	48,635	42,455	52,515	60,030	64,810	64,845
41-45	19,010	22,430	24,530	25,345	-	28,515	33,645	36,795	38,015	-	38,020	44,860	49,060	50,685	-
46-50	16,400	18,615	19,375	-	-	24,600	27,925	29,060	-	-	32,800	37,230	38,740	-	-
51-55	13,835	14,970	-	-	-	20,755	22,455	-	-	-	27,670	29,940	-	-	-
56-60	11,335	-	-	-	-	17,005	-	-	-	-	22,675	-	-	-	-

Umur Hari Lahir Berikutnya	Pelan A (RM100/Bulanan)					Pelan B (RM150/Bulanan)					Pelan C (RM200/Bulanan)				
	Tempoh Sijil					Tempoh Sijil					Tempoh Sijil				
	10	15	20	25	30	10	15	20	25	30	10	15	20	25	30
Wanita – Tidak Merokok															
19 -25	23,765	32,415	42,825	54,325	64,275	35,650	48,620	64,240	81,485	96,410	47,535	64,830	85,655	108,645	128,550
26-30	23,765	32,225	41,915	51,725	59,055	35,650	48,335	62,870	77,585	88,580	47,535	64,445	83,830	103,450	118,110
31-35	23,595	31,445	39,680	47,095	51,610	35,390	47,170	59,525	70,645	77,420	47,190	62,895	79,365	94,190	103,225
36-40	22,875	29,580	35,755	40,635	42,570	34,310	44,365	53,635	60,955	63,850	45,750	59,155	71,515	81,275	85,135
41-45	21,385	26,565	30,665	33,250	-	32,080	39,850	46,000	49,875	-	42,775	53,130	61,335	66,500	-
46-50	19,225	22,920	25,155	-	-	28,840	34,385	37,735	-	-	38,455	45,845	50,315	-	-
51-55	16,775	19,085	-	-	-	25,160	28,630	-	-	-	33,545	38,175	-	-	-
56-60	14,190	-	-	-	-	21,285	-	-	-	-	28,380	-	-	-	-
Wanita – Merokok															
19 -25	23,455	31,845	42,825	52,540	61,380	35,185	47,770	62,715	78,810	92,070	46,910	63,695	83,625	108,645	122,760
26-30	23,445	31,630	40,720	49,565	55,630	35,170	47,445	61,080	74,350	83,450	46,895	63,255	81,440	99,130	111,265
31-35	23,240	30,690	38,155	44,460	47,885	34,865	46,035	57,235	66,690	71,825	46,485	61,380	76,310	88,920	95,770
36-40	22,385	28,545	33,830	37,745	38,660	33,575	42,815	50,745	56,620	57,990	44,765	57,090	67,660	75,495	77,320
41-45	20,645	25,180	28,495	30,180	-	30,970	37,765	42,745	45,270	-	41,295	50,355	56,995	60,360	-
46-50	18,265	21,390	22,885	-	-	27,395	32,085	34,330	-	-	36,530	42,780	45,775	-	-
51-55	15,720	17,445	-	-	-	23,580	26,170	-	-	-	31,435	34,895	-	-	-
56-60	13,035	-	-	-	-	19,555	-	-	-	-	26,070	-	-	-	-

Nota: Nilai yang tertera di atas adalah untuk tujuan ilustrasi sahaja dan subjek kepada pengunderaitan. Sekiranya anda memilih mod bayaran selain daripada bulanan, jumlah caruman mungkin tidak akan sama dengan caruman bulanan yang didarabkan dengan 3 (suku tahunan), 6 (setengah tahunan) atau 12 (tahunan).

Soalan Lazim

S: Siapakah yang boleh menyertai pelan ini?

J: Pelan ini adalah untuk mereka yang beragama Islam yang berumur antara 19 – 60 tahun (umur hari lahir berikutnya).

S: Saya sudahpun memiliki simpanan Tabung Haji. Mengapa perlu saya menyertai i-Great Raudhah?

J: i-Great Raudhah bukanlah pengganti bagi simpanan Tabung Haji anda. Ia merupakan pelengkap kepada simpanan Tabung Haji dengan menyediakan perlindungan takaful.

S: Bolehkah anak saya menyertai i-Great Raudhah?

J: Anda boleh menabung untuk anak anda jika ia berumur 19 tahun hari lahir berikutnya dan ke atas.

S: Bagaimanakah saya boleh membuat caruman?

J: Anda mempunyai fleksibiliti untuk membuat caruman menggunakan GIRO, Arahan Bank dan kad kredit secara tahunan, setengah tahunan, suku tahunan atau bulanan. Cek dan tunai hanya dibenarkan bagi caruman tahunan sahaja.

S: Apakah pengecualian bagi sijil?

J: Beberapa pengecualian di bawah **i-Great Raudhah** termasuk:

- a. Kematian pada tahun pertama sijil akibat bunuh diri, ketika waras atau tidak waras; dan
- b. Hilang Upaya Penuh dan Kekal
 - i. Wujud sebelum tarikh berkuatkuasa atau tarikh berkuatkuasa semula, yang mana terkemudian;
 - ii. Akibat kecederaan yang dilakukan sendiri, ketika waras atau tidak waras; atau
 - iii. Akibat daripada peperangan, sama ada diisytiharkan atau tidak.

Nota: Pengecualian dan had manfaat yang dinyatakan di atas adalah tidak menyeluruh. Maklumat penuh dinyatakan dalam sijil yang dikeluarkan oleh Pengendali Takaful.

S: Adakah saya akan menikmati sebarang manfaat cukai dengan menyertai i-Great Raudhah?

J: Ya. Manfaat yang diterima daripada **i-Great Raudhah** secara umumnya tidak dikenakan cukai dan caruman yang dibayar mungkin layak mendapat pelepasan cukai. Manfaat cukai tertakluk kepada Akta Cukai Pendapatan Malaysia 1967, dan keputusan muktamad Lembaga Hasil Dalam Negeri.

S: Apakah caj-caj yang dikenakan dalam i-Great Raudhah?

Caj Pendahuluan	Caj Pendahuluan (berbentuk % daripada caruman yang dibayar) adalah caruman yang tidak diperuntukkan dan digunakan untuk memenuhi perbelanjaan Pengendali Takaful dan kos pengagihan terus.	
	Caruman yang perlu dibayar (Tahun)	Caj Pendahuluan (% daripada caruman keseluruhan)
	1	70
	2	60
	3	50
	4	45
	5	40
	6	25
	7	22
	8	17
	9 dan 10	16
	10 hingga 15	11
	16 ke atas	5
	<i>*Caj Pendahuluan ini adalah bagi tempoh sijil 20 tahun dan lebih sahaja. Bagi tempoh sijil yang lain, anda boleh merujuk kepada Ilustrasi Manfaat bagi mendapatkan maklumat terperinci berkenaan caj pendahuluan.</i>	
Tabarru'	Tabarru' bergantung kepada jumlah perlindungan, umur, jantina, status merokok, pekerjaan dan keadaan kesihatan (mana yang berkenaan). Tabarru' akan ditolak secara bulanan daripada PIA.	

Nota: Caj-caj di atas tertakluk kepada semakan dari semasa ke semasa dengan notis bertulis daripada Pengendali Takaful sekurang-kurangnya 3 bulan kepada anda.

Notis Penting

1. i-Great Raudhah menyediakan perlindungan kematian/HUPK dan juga manfaat bagi Haji/Umrah, sepanjang tempoh perlindungan yang dipilih.
2. Caruman dibayar sehingga tempoh perlindungan tamat atau kematian atau HUPK, mana yang berlaku dahulu. Caruman hendaklah dibayar secara berkala bagi memastikan PIA anda adalah cukup untuk menampung perlindungan anda pada setiap masa.
3. Anda seharusnya berpuas hati bahawa pelan ini akan memenuhi keperluan anda dengan sebaiknya dan caruman yang dibayar di bawah sijil ini adalah jumlah yang anda mampu bayar.
4. “Tempoh Rujukan Percuma” selama 15 hari daripada tarikh penghantaran sijil diberi kepada anda untuk meneliti kesesuaian pelan. Jika sijil dikembalikan kepada Pengendali Takaful dalam tempoh ini, Pengendali Takaful akan mengembalikan suatu jumlah yang bersamaan dengan jumlah caruman yang dibayar ditolak dengan perbelanjaan yang ditanggung untuk pemeriksaan perubatan (jika ada).
5. Anda boleh menerima baki jumlah dalam PIA apabila pelan ditamatkan atau matang, yang mungkin akan kurang daripada jumlah caruman yang diperuntukkan ke dalam PIA. Tiada manfaat akan dibayar dari Dana Tabarru’.
6. Jumlah di dalam PIA diselaraskan mengikut prestasi sebenar dana dan tidak dijamin dan risiko pelaburan adalah tidak dijamin dan risiko pelaburan di bawah pelan ini akan ditanggung oleh Anda.
7. Anda boleh berhenti membayar caruman dan masih menikmati perlindungan selagi terdapat jumlah yang mencukupi di dalam PIA untuk membayar Tabarru’, sekiranya berkenaan. Namun terdapat kemungkinan sijil menjadi luput dan anda kehilangan perlindungan anda apabila caj yang dikenakan, termasuk Tabarru’, melebihi jumlah duit yang ada di dalam PIA.

Penafian

i-Great Raudhah adalah pelan Takaful Keluarga Bertempoh dengan caruman berkala oleh Great Eastern Takaful Berhad (916257-H) dan MBSB Bank Berhad (MBSB Bank) (716122-P) hanyalah pengedar produk ini. Produk takaful keluarga kini bukan suatu deposit bank atau kewajipan atau dijamin atau dilindungi oleh MBSB Bank Berhad (MBSB Bank). Produk takaful keluarga ini merupakan kewajipan Pengendali Takaful, Great Eastern Takaful. Semua pertanyaan berkenaan tuntutan dan liabiliti yang timbul daripada sijil ini hendaklah dibuat kepada Great Eastern Takaful Berhad. MBSB Bank menafikan liabiliti yang timbul atas apa jua yang berkaitan dengan produk takaful keluarga ini.

Istilah “Great Eastern Takaful” dan “Pengendali Takaful” merujuk kepada Great Eastern Takaful Berhad.

Istilah “MBSB Bank” merujuk kepada MBSB Bank Berhad.

Jika terdapat percanggahan antara versi Bahasa Inggeris dan Bahasa Malaysia untuk risalah ini, versi Bahasa Inggeris akan digunakan.

i-Great Raudhah merupakan produk yang patuh Syariah.

Risalah ini adalah untuk maklumat am sahaja dan bukanlah satu kontrak takaful keluarga. Anda dinasihatkan untuk merujuk Ilustrasi Manfaat, Risalah Pemberitahuan Produk dan contoh sijil bagi mendapatkan maklumat terperinci berkenaan ciri penting dan manfaat pelan sebelum menyertai pelan ini.



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About Great Eastern Takaful Berhad

Great Eastern Takaful Berhad is a Takaful Operator which provides coverage for Family Takaful and medical and health takaful plans. The Takaful Operator was established in December 2010 and is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. It is backed by two major institutions in Malaysia, Great Eastern Group, which is the largest and oldest insurance group in Malaysia with over 100 years of experience, and Koperasi Angkatan Tentera Malaysia Berhad, one of the largest co-operative societies in Malaysia with more than 140,000 members.

MEMBER



Great Eastern Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Great Eastern Takaful Berhad are protected against loss of part or all of takaful or insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Great Eastern Takaful Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

For more information, kindly contact:
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