

<p><b>PRODUCT DISCLOSURE SHEET</b> (Read this Product Disclosure Sheet before you decide to take the <i>Fidelity Guarantee Takaful</i>. Be sure to also read the general terms and conditions.)</p>	<p><b>FIDELITY GUARANTEE TAKAFUL</b></p> <p>Date:</p>
<p><b><u>Consumer Takaful Contract</u></b></p> <p>Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this Takaful). You must answer the questions fully and accurately.</p> <p>Failure to take reasonable care in answering the questions may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of Takaful.</p> <p>The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us.</p> <p>In addition to answering the questions in the Proposal Form (or when you apply for this Takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.</p> <p>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 given in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.</p> <p><b><u>Non-Consumer Takaful Contract</u></b></p> <p>Pursuant to Paragraph 4(1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of Takaful.</p> <p>The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us.</p> <p>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 given in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.</p>	
<p><b>1. What is this product about?</b></p>	
<p>The Fidelity Guarantee Takaful provides coverage against direct pecuniary loss (money or goods) caused by act of fraud or dishonesty of covered employee in the certificate.</p>	
<p><b>2. What are the applicable Shariah concepts?</b></p>	
<ul style="list-style-type: none"> <li>• <b>Takaful:</b> An arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events.</li> <li>• <b>Wakalah:</b> Participants appoint the Takaful Operator to manage Takaful contributions by charging a Wakalah Fee for their services as approved by the regulatory authorities.</li> <li>• <b>Tabarru':</b> It is a donation where participants agree to pay their contribution to a special account known as the General Risk Investment Account. The contribution will be used to help other covered persons in times of misfortune.</li> <li>• <b>Hibah:</b> If there is a Surplus Sharing declared at the end of each financial year, it will be shared equally between the Participant and Zurich Takaful Malaysia Berhad (formerly known as MAA Takaful Berhad) at 50:50 ratio based on Hibah contract.</li> </ul>	
<p><b>3. What are the covers / benefits provided?</b></p>	
<ul style="list-style-type: none"> <li>• This certificate covers loss caused by act of fraud or dishonesty of any employee named or described in the certificate. The act of fraud or dishonesty must be discovered during the period of Takaful and within six months thereafter or within six months after the death dismissal or retirement of the relevant Employee whichever event shall first happen.</li> </ul> <p>Duration of cover is for one year. You need to renew your Takaful cover annually.</p>	
<p><b>4. How much contribution do I have to pay?</b></p>	
<p>The total contribution that you have to pay may vary depending on the underwriting requirements of the Takaful Operator.</p> <p>- Standard cover: 1.00% contribution of limit of guarantee.</p> <p><b>Please refer to the Takaful Consultant or the Takaful Operator directly for more information.</b></p>	

<b>5. What are the fees and charges that I have to pay?</b>	
<b>Type</b>	<b>Amount</b>
<ul style="list-style-type: none"> <li>• Wakalah fees</li> <li>• Goods and Services Tax (GST)*</li> <li>• Stamp Duty</li> </ul> <p>* <b>Goods and Services Tax</b> - Upon enforcement of the Goods and Services Tax (GST), Zurich Takaful Malaysia Berhad reserves the right to collect the GST at a prescribed rate on each certificate and payable by all certificate owners</p> <p>Your obligation to pay GST shall form part of the Terms and Conditions in your Takaful Certificate.</p>	<ul style="list-style-type: none"> <li>• (43% of the contribution) of which : <ul style="list-style-type: none"> <li>◦ Commission - 25% of the contribution</li> <li>◦ Management Expenses – 18% of the contribution</li> </ul> </li> <li>• 6% of the contribution paid</li> <li>• RM10.00</li> </ul>
<b>6. What are some of the key terms and conditions that I should be aware of?</b>	
<p>Importance of disclosure – you must give all the facts in your application form fully and faithfully. You must ensure that the limit of guarantee is covered at the appropriate amount.</p> <p><b>Note:</b>  <b><i>This list is non-exhaustive. Please refer to the certificate contract for the terms and conditions under this certificate. Contact Zurich Takaful Malaysia Berhad if you have not received the Takaful certificate after one month of participation.</i></b></p>	
<b>7. What are the major exclusions under this certificate?</b>	
<ul style="list-style-type: none"> <li>• Loss caused by unidentified employee.</li> <li>• The first amount of each and every loss or damage described in the certificate as the Excess.</li> <li>• Loss due to war &amp; terrorism.</li> <li>• Loss or damage directly or indirectly caused by nuclear weapons.</li> <li>• Any other events prohibited by Shariah principles.</li> </ul> <p><b>Note:</b>  <b><i>This list is non-exhaustive. Please refer to the certificate contract for the full list of exclusions under this certificate.</i></b></p>	
<b>8. Can I cancel my certificate?</b>	
<p>You may cancel your certificate by giving 14 days written notice to the Takaful Operator. Upon cancellation, you are entitled to a refund of the contribution based on the unexpired period of certificate.</p>	
<b>9. What do I need to do if there are changes to my contact details?</b>	
<p>It is important that you inform us of any changes in your contact details to ensure that all correspondence reach you in a timely manner.</p>	
<b>10. Where can I get further information?</b>	
<p>Should you require additional information about All Risks Takaful, please contact us for any enquiries at:</p> <p><b>Zurich Takaful Malaysia Berhad</b> (formerly known as MAA Takaful Berhad),  8th Floor, No.566,  Jalan Ipoh,  51200 Kuala Lumpur.</p> <p>Tel : 603-6287 6666  Fax : 603-6259 0088  E-mail: <a href="http://www.zurich-takaful.com.my">www.zurich-takaful.com.my</a></p>	
<b>11. Other types of Fidelity Guarantee Takaful cover available</b>	
<p>Not Available</p>	

**IMPORTANT NOTE :**

**YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR BUSINESS NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE TAKAFUL CONSULTANT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

**Zurich Takaful Malaysia Berhad (formerly known as *MAA Takaful Berhad*) is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.**

The information provided in this disclosure sheet is valid from 02 August 2016 until a revision is issued.