

## **BENEFITS**



## **Death or Total and Permanent Disability (TPD) Benefit**

The coverage of outstanding Business Financing in the event of unfortunate demise or TPD.



#### **Maturity Benefit**

Participant will receive the balance amount in Personal Risk Investment Account (PRIA) upon maturity.



#### **Surrender Benefit**

Participant will receive balance amount in Personal Risk Investment Account (PRIA) upon surrender of Takaful Certificate.



The eligible benefits payable under this Takaful Certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Takaful Ikhlas Family Berhad or PIDM (visit www.pidm.gov.my).

### Part Of Your Journey

Terms and Conditions Apply











# **IKHLAS Group Credit Term Takaful - Commercial** (IKHLAS GCTT-COMMERCIAL)

ELIGIBILITY (FOR MBSB BANK CORPORATE, SME AND COMMERCIAL CUSTOMERS)	
Entry Age Limit (age next birthday)	21 - 70 years old
Expiry Age Limit (age next birthday)	75 years old for Death coverage 65 years old for Total and Permanent Disability (TPD) coverage
Coverage Term (inclusive of deferment period)	Minimum term: 1 year  Maximum term: 20 years
Sum Covered	Death & TPD Benefit:  Minimum: RM1,000  Maximum: Subject to Takaful IKHLAS underwriting approval¹  Non-Medical Limit: RM1,000,000²  Note:  ¹Underwriting treatment is subject to per life limit (for multiple applications) as follows: a) RM400,000 and below: No underwriting b) Above RM400,000: Subject to underwriting ²Up to age 50 years old unless there is finding on medical

IKHLAS GCTT - COMMERCIAL is a Shariah-compliant product. Please refer to your takaful certificate for more details, terms and conditions of the product. This flyer provides general information only and it is not a contract of this product. You are advised to refer to the benefit illustration and product disclosure sheet for detailed features and benefits of the plan for better understanding before participating in the plan.

For more information, please contact:

This takaful plan is distributed by:

This plan is managed by:

#### MBSB BANK BERHAD

Menara MBSB Bank, PJ Sentral Lot 12, Persiaran Barat Seksyen 52, 46200 Petaling Jaya Selangor Darul Ehsan

Email: wealthmanagementdepartment@mbsbbank.com

