

Reference No. :
No. Rujukan



Great Eastern Takaful Berhad (916257-H)
(the Takaful Operator/ Pengendali Takaful)

A Family Takaful Quotation For
Sebut Harga Takaful Keluarga Bagi

MBSB An-Nur

Plan Name
Nama Pelan

Group Term Takaful

Important Notes:

1. This document has been created as a general reference only and does not create any liability on the part of the Takaful Operator. It is not and does not form part of a contract of Takaful. The exact terms and conditions are contained in the Group Certificate held by the Participant.
Dokumen ini direka sebagai rujukan am sahaja dan tidak menciptakan sebarang liabiliti kepada Pengendali Takaful. Ianya tidak membentuk sebahagian dari kontrak Takaful. Terma dan keadaan sebenar terdapat di dalam Sijil Berkelompok yang dipegang oleh Peserta.
2. The Takaful Operator believes it is important that you fully appreciate all the benefits under your certificate and that you also understand how the cost of the family takaful protection, distribution, administration, investment and other costs affect these benefits.
Pengendali Takaful percaya bahawa adalah penting untuk anda menghargai sepenuhnya semua manfaat di bawah sijil dan anda juga memahami bagaimana kos perlindungan takaful keluarga, pembahagian, pentadbiran, pelaburan dan kos-kos yang lain mempengaruhi manfaat-manfaat ini.
3. You should be convinced that the plan serves your needs and that you can afford the contribution. If you need clarification, please contact the Takaful Operator.
Anda hendaklah berpuashati bahawa pelan ini memenuhi keperluan anda dan anda mampu membayar sumbangan pelan ini. Sekiranya anda memerlukan penjelasan, sila hubungi Pengendali Takaful.
4. This is for illustration purpose only. The Takaful Operator at its absolute discretion shall determine the terms of acceptance that may be offered including but not limited to the extra contribution(s) to be charged with respect to each benefit that is applied for. All figures presented are in RM (Errors and Omissions Excepted).
Ini adalah untuk penerangan sahaja. Pengendali Takaful berhak sepenuhnya untuk menentukan terma penerimaan yang ditawarkan yang termasuk tetapi tidak dihadkan kepada caruman tambahan yang dicajkan untuk setiap manfaat yang dipohon. Semua angka adalah dalam RM (Ralat dan Ketinggalan Terkecuali).

QUOTATION FOR MBSB An-Nur

Reference Number :
 Quotation Date :
 Period of Coverage : to
 Name of Intermediaries : MBSB Bank



1. Contributions :

No.	Plan Code	Benefit Description	Sum Covered	Annual Contribution [#]
1	GTT	Death & TPD (All Causes)*	RM 55,000.00	RM 147.00
2	GPAR	Personal Accident Rider [^]	RM 100,000.00	RM 203.00
Sub Total				RM 350.00
Service Tax ^{##}				RM -
Stamp Duty				RM -
Grand Total				RM 350.00

[^] Please refer to Appendix A for list of benefits covered under this rider.

[#] Inclusive of Goods and Service Tax (GST), service tax and/or other tax(es), if applicable.

^{##} Subject to the applicable prevailing rate.

2. Provision of Charges :

(i) Upfront Charge and Commission

Plan Code	Upfront Charge (a portion of Contribution Paid)		Commission (a portion of Upfront Charge)	
	Proportion of Contribution Paid	Actual Amount	Proportion of Contribution Paid	Actual Amount
GTT	35%	RM 51.45	10%	RM 14.70
GPAR	35%	RM 71.05	10%	RM 20.30

(ii) Other Charges

- Tabarru' will be dripped on monthly basis from Participant's Individual Account (PIA¹) into Tabarru' Fund². Details of Tabarru' are given in the Group Certificate.

- Stamp duty of RM10 will be charged to legalize the certificate.

Note:

¹PIA is the account where contribution and underwriting surplus (if any) and/or investment profit (if any) arising shall be allocated.

²Tabarru' Fund refers to a pool of funds established for the purpose of solidarity and cooperation among the Person Covered and is used to help all Person Covered in the event of misfortune.

3. Free Cover Limit :

Plan Code	Maximum Sum Covered	Max FCL Age	Max Entry Age
GTT	RM 110,000.00	65 ANB	65 ANB
GPAR	RM 200,000.00	65 ANB	65 ANB

4. Notes :

- This quotation is valid for 30 days from the Quotation Date.
- This quotation is still subject to change if preliminary data furnished to the Takaful Operator is found to be incomplete, incorrect or inaccurate.
- Underwriting Surplus (if any) arising from the Tabarru' Fund will first be allocated for contingency purposes as deemed fit by the Takaful Operator before it is shared among participants and the Takaful Operator in the proportion of 50% and 50% respectively.
- Total and Permanent Disability Benefit due to Pre-existing Illness** shall not be payable if it occurs prior to or the Effective Date.
 **Pre-existing Illness means any injury, illness, condition or symptom which originated prior to the Effective Date whether or not treatment, or medication, or consultation, or advice, or diagnosis was sought or received.
- The calculations and illustrations herein are mere estimations and may vary based on the terms and conditions of the Group Certificate or upon change of any of the factors used in the calculations.

7. Remarks :

- Fixed sum covered for each person covered per unit, as follows:
 - o Death/TPD = RM55,000
 - o Accidental Death/TPD/PPD = RM100,000
 - o Compassionate Benefit = RM5,000
- ii) Claims reporting period of 120 days from the date of loss.
- iii) A sunset clause of 12 months is applicable.
- iv) Maximum 1 unit per takaful application.

PRODUCT DISCLOSURE SHEET

Note: Please read this Product Disclosure Sheet before you decide to take up Group Term Takaful. Be sure to also read the general terms and conditions.



Name of Financial Service Provider : Great Eastern Takaful Berhad (the Takaful Operator)
Name of Product : Group Term Takaful
Name of Customer : MBSB An-Nur
Date :

1. What is this product about?

- Group Term Takaful is a group yearly renewable term takaful plan that provides a lump sum benefit payment in the event of death, Total and Permanent Disability (TPD) or Terminal Illness of the Person Covered resulting from any causes with 24 hours coverage within the period of coverage.

2. What are the Shariah concepts applicable?

- *Tabarru'* : The amount of donation that the Participant/Person Covered willingly relinquishes in order to help each other in the event of misfortune.
- *Wakalah bi al-Ujah* : The contract of agency where :
 - (i) Participant/Person Covered appoints the Takaful Operator to manage the Tabarru' Fund¹.
 - (ii) The Takaful Operator will invest the monies in accordance with *Wakalah bi al-Istithmar* principle. The Takaful Operator is entitled to receive the fees as pre-agreed in the beginning of the contract upon the services rendered.
- *Ju'alah* : Literally, it means compensation for a given service. Legally, it is a contract for performing a given task against a prescribed fee in a given period. Ju'alah concept is used in a situation where underwriting surplus is shared among Person Covered and Takaful Operator. Entitlement to underwriting surplus depends on completion of work and delivery of result.
- *Qard Hasan* (Benevolent Loan) : A loan which is returned at the end of the agreed period without any interest or share in the profit or loss of the business. For the purpose of takaful, in the event of deficit in the Tabarru' Fund, Takaful Operator will arrange for Qard Hasan. The Qard Hasan is repayable from the future underwriting surplus of the Tabarru' Fund.

Note:

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

3. What are the covers / benefits provided?

- The Basic Sum Covered (BSC) will be payable from the Tabarru' Fund to the Participant upon:
 - (i) death (payable in one lump sum); or
 - (ii) TPD before age 65 years next birthday; or
 - (iii) Terminal Illness²;whichever occurs first, subject to the terms and conditions.
- If a valid claim event occurs before age 5 years next birthday, a child lien shall apply.
- Any amount left in Participant's Individual Account (PIA³) in respect of Person Covered shall be accumulated and payable at the end of period of coverage.
- Period of coverage is one (1) year or upon termination, whichever occurs first.

Notes:

Please refer to the Group Certificate for detailed plan benefits which can be obtained from the Participant or can be requested from the Takaful Operator via e-mail to i-greatcare@greateastertakaful.com.

²BSC will be advanced by the Takaful Operator up to maximum of RM 100,000 upon diagnosis of Terminal Illness.

³PIA is the account where contribution and underwriting surplus (if any) and/or investment profit (if any) arising shall be allocated.

4. How much contribution do I have to pay?

- The total contribution that you have to pay may vary depending on the BSC, group size of your employees or members, profile of your employees or members (i.e. age, gender and occupation class) as well as the underwriting requirements of the Takaful Operator.
- The estimated total contribution that you have to pay is RM 147.00 at the inception of the period of coverage.

Note:

The Takaful Operator may vary the contribution amount upon certificate anniversary by giving at least thirty (30) days advance written notice to the Participant.

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

- Upfront Charge is 35% of contribution paid or RM 51.45 which will be used to pay for servicing intermediary's commission, management expense to operate the business and other related expenses.
- Tabarru' will be deducted on monthly basis from PIA. The Takaful Operator reserves the right to vary the Tabarru' upon certificate anniversary depending on the age, gender, occupational class and smoking status of the Person Covered. Details of Tabarru' rates and other charges are given in the Group Certificate.
- The Tabarru' is subject to revision. The Takaful Operator may vary this charge by giving at least thirty (30) days' advance written notice to the Participant and/or Person Covered.
- Stamp duty of RM10 will be charged to legalise the certificate.

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

- Importance of disclosure: you must disclose all material facts such as type of business, nature of occupation, medical condition, any information that could affect the risk profile and state the ages of employees or members correctly; otherwise the certificate issued may be invalidated.
- Free-look period – you may cancel the certificate within fifteen (15) days after its delivery. The Takaful Operator shall refund an amount that equals the contribution paid less the medical expenses incurred, if any, for the medical examinations.
- Grace period - A grace period of thirty (30) days from each contribution due date is given for you to pay the subsequent contributions.
- Termination – Upon termination of this Group Certificate, the Takaful Certificate shall automatically be terminated and shall have no further effect.

Note:

This list is non-exhaustive. Please refer to the Group Certificate for the terms and conditions under this plan which can be obtained from the Participant or can be requested from the Takaful Operator via e-mail to i-greatcare@greateasterntakaful.com.

7. What are the limitations and major exclusions under this certificate?

- Death during the first certificate year as a result of suicide, while sane or insane.
- TPD resulting from self-inflicted injuries, while sane or insane.
- Terminal Illness resulted directly or indirectly by self inflicted injuries (except in an attempt to save human life), while sane or insane.

Note:

This list is non-exhaustive. Please refer to the Group Certificate for the full list of limitations and exclusions under this plan which can be obtained from the Participant or can be requested from the Takaful Operator via e-mail to i-greatcare@greateasterntakaful.com.

8. Can I cancel my certificate?

- Yes, you can cancel your certificate. If the certificate is terminated early, you may get less than the amount of contribution paid. In addition, if you do not pay your contributions within the grace period, your certificate may lapse and has no further value if the amount in PIA is less than or equal to zero.

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

- It is important that you inform the Takaful Operator of any changes in your contact details to ensure all correspondences reach you in a timely manner.

10. Where can I get further information?

- Should you require further information, please refer to the relevant *insuranceinfo* booklet available at all the Takaful Operator's branches or you can obtain a copy from the Participant or your servicing intermediary or visit website www.insuranceinfo.com.my.
- If you have any enquiries, please contact the Takaful Operator at:

GREAT EASTERN TAKAFUL BERHAD (916257-H)

(A Takaful Operator registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Head Office : Level 3, Menara Great Eastern
303 Jalan Ampang
50450 Kuala Lumpur

Tel : (603) 4259 8338

Fax : (603) 4259 8808

Careline : 1 300 13 8338

E-mail : i-greatcare@greateasterntakaful.com

11. Other similar types of cover available

- You may check with your servicing intermediary or contact the Takaful Operator directly for other similar types of cover currently available.

IMPORTANT NOTICE:

YOU SHOULD BE CONVINCED THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE GROUP CERTIFICATE AND DISCUSS WITH YOUR SERVICING INTERMEDIARY OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

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

"Participant" shall refer to the Company, Organisation, Cooperation or Financial Institution that acts as the certificate owner.

The information provided in this disclosure sheet is valid for ninety (90) days from the issuance of this Product Disclosure Sheet.

PRODUCT DISCLOSURE SHEET

Note: Please read this Product Disclosure Sheet before you decide to take up Group Personal Accident Rider. Be sure to also read the general terms and conditions.



Name of Financial Service Provider : Great Eastern Takaful Berhad (the Takaful Operator)
Name of Product : Group Personal Accident Rider
Name of Customer : MBSB An-Nur
Date :

1. What is this product about?

- Group Personal Accident Rider is a group yearly renewable term takaful rider that provides coverage in the event of Person Covered's death, Total and Permanent Disability (TPD) or injury, caused solely and directly from an accident within the period of coverage.

2. What are the Shariah concepts applicable?

- *Tabarru'* : The amount of donation that the Participant/Person Covered willingly relinquishes in order to help each other in the event of misfortune.
- *Wakalah bi al-Ujrah* : The contract of agency where :
 - (i) Participant/Person Covered appoints the Takaful Operator to manage the Tabarru' Fund¹.
 - (ii) The Takaful Operator will invest the monies in accordance with *Wakalah bi al-Istithmar* principle. The Takaful Operator is entitled to receive the fees as pre-agreed in the beginning of the contract upon the services rendered.
- *Ju'alah* : Literally, it means compensation for a given service. Legally, it is a contract for performing a given task against a prescribed fee in a given period. Ju'alah concept is used in a situation where underwriting surplus is shared among Person Covered and Takaful Operator. Entitlement to underwriting surplus depends on completion of work and delivery of result.
- *Qard Hasan* (Benevolent Loan) : A loan which is returned at the end of the agreed period without any interest or share in the profit or loss of the business. For the purpose of takaful, in the event of deficit in the Tabarru' Fund, Takaful Operator will arrange for Qard Hasan. The Qard Hasan is repayable from the future underwriting surplus of the Tabarru' Fund.

Note:

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

3. What are the covers / benefits provided?

- The following benefits will be payable from Tabarru' Fund should any of the events occur to the Person Covered which is caused solely and directly from accident:

(a) accidental death within 90 days of accidental injury – 1 time of the sum covered for this rider;

Optional Benefits

(b) accidental death within 90 days of accidental injury while travelling in a public conveyance (other than a cable car, taxi, hired car, or any form of transport chartered for private travel) or electric lift or in consequence of the burning of the public buildings – additional 1 time of the sum covered for this rider; or

(c) TPD that has continued for at least 6 consecutive months from the date of disability – 1 time of the sum covered for this rider; or

(d) Partial and Permanent Disability within 90 days of accidental injury – a percentage* of the sum covered for this rider.

(e) Temporary Total Disability; or

(f) Temporary Partial Disability; or

(g) Medical Expenses due to accidental causes only; or

(h) Confinement in Malaysian Government Hospital.

* Subject to the limits specified in the Supplementary Certificate.

- Period of coverage is one (1) year or upon termination, whichever occurs first.

Note:

Please refer to the Supplementary Certificate for detailed rider benefits which can be obtained from the Participant or can be requested from the Takaful Operator via email to i-greatcare@greateastertakaful.com.

4. How much contribution do I have to pay?

- The total contribution that you have to pay may vary depending on the amount of Sum Covered for this rider, group size of your employees or members, profile of your employees or members (i.e age, gender and occupational class) as well as the underwriting requirements of the Takaful Operator.
- The estimated total contribution that you have to pay is RM 203.00 at the inception of period of coverage.

- The contribution is inclusive of Goods and Services Tax (GST).

Note:

The Takaful Operator may vary the contribution amount upon certificate anniversary by giving at least thirty (30) days advance written notice to the Participant.

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

- Upfront Charge is 35% of contribution paid or RM 71.05 which will be used to pay for servicing intermediary's commission, management expense to operate the business and other related expenses.
- Tabarru' will be deducted on monthly basis from the Participant's Individual Account (PIA²). The Takaful Operator reserves the right to vary the Tabarru' upon certificate anniversary depending on the age, gender, occupational class and smoking status of the Person Covered. Details of Tabarru' rates and other charges are given in the Supplementary Certificate.
- The Tabarru' is subject to revision. The Takaful Operator may vary this charge by giving at least thirty (30) days' advance written notice to the Participant and/or Person Covered.

Note:

²PIA is the account where contribution and underwriting surplus (if any) and/or investment profit (if any) arising shall be allocated.

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

- Importance of disclosure: you must disclose all material facts such as type of business, nature of occupation, medical condition, any information that could affect the risk profile and state the ages of employees or members correctly; otherwise the certificate issued may be invalidated.
- Free-look period – you may cancel the certificate within fifteen (15) days after its delivery. The Takaful Operator shall refund an amount that equals the contribution paid less the medical expenses incurred, if any, for the medical examinations.

Note:

This list is non-exhaustive. Please refer to the Supplementary Certificate for the terms and conditions under this rider which can be obtained from the Participant or can be requested from the Takaful Operator via e-mail to i-greatcare@greateastertakaful.com.

7. What are the limitations and major exclusions under this certificate?

- Suicide, attempted suicide or self-inflicted injuries, while sane or insane.
- Engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.

Note:

This list is non-exhaustive. Please refer to the Supplementary Certificate for the full list of limitations and exclusions under this rider which can be obtained from the Participant or can be requested from the Takaful Operator via e-mail to i-greatcare@greateastertakaful.com.

8. Can I cancel my certificate?

- You may cancel the rider by giving a written notice to the Takaful Operator. The surrender value of the rider which is part of PIA will be returned to you upon termination of basic plan.

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

- It is important that you inform the Takaful Operator of any changes in your contact details to ensure all correspondences reach you in a timely manner.

10. Where can I get further information?

- Should you require further information, please refer to the relevant *insuranceinfo* booklet available at all the Takaful Operator's branches or you can obtain a copy from the Participant or your servicing intermediary or visit website www.insuranceinfo.com.my.
- If you have any enquiries, please contact the Takaful Operator at:

GREAT EASTERN TAKAFUL BERHAD (916257-H)

(A Takaful Operator registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Head Office : Level 3, Menara Great Eastern
303 Jalan Ampang
50450 Kuala Lumpur

Tel : (603) 4259 8338

Fax : (603) 4259 8808

Careline : 1 300 13 8338

E-mail : i-greatcare@greateastertakaful.com

11. Other similar types of cover available

- You may check with your servicing intermediary or contact the Takaful Operator directly for other similar types of cover currently available.

IMPORTANT NOTICE:

YOU SHOULD BE CONVINCED THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR SUPPLEMENTARY CERTIFICATE. YOU SHOULD READ AND UNDERSTAND THE SUPPLEMENTARY CERTIFICATE AND DISCUSS WITH YOUR SERVICING INTERMEDIARY OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

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

"Participant" shall refer to the Company, Organisation, Cooperation or Financial Institution that acts as the certificate owner.

The information provided in this disclosure sheet is valid for ninety (90) days from the issuance of this Product Disclosure Sheet.