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## **CONVERSION OF COMPOSITE LICENCE TO SINGLE LICENCES FOR STMB'S FAMILY TAKAFUL BUSINESS AND GENERAL TAKAFUL BUSINESS**

Dear Valued Customer,

We are pleased to inform you that the Ministry of Finance ("MOF") and Bank Negara Malaysia ("BNM") have approved the conversion of the composite licence of Syarikat Takaful Malaysia Berhad ("STMB") to single licences for STMB's Family and General Takaful businesses. This is in accordance to the Section 10(4) of the Islamic Financial Services Act 2013 ("IFSA").

Pursuant to the above, MOF and BNM have granted the following which will take into effect from 1 June 2018:

1. A Family Takaful business licence to STMB under a new name of **Syarikat Takaful Malaysia Keluarga Berhad ("STMKB")**; and
2. A General Takaful business licence to a new company which is a wholly-owned subsidiary of STMKB by the name of **Syarikat Takaful Malaysia Am Berhad ("STMAB")**.

The above initiative is in line with our strategic move to achieve our objective of maintaining the current lines of our business whilst facilitating the expansion into new lines of business through greater synergy and effective execution of our across-the-board strategies.

We assure you that the existing terms and conditions of your takaful certificate contract(s) will not be affected and you will continue to enjoy the great benefits and quality service offered to you.

Visit our website at [takaful-malaysia.com.my](http://takaful-malaysia.com.my) for more details. Alternatively, contact our Customer Service at 1-300 88 252 385 or email us at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my) for any enquiries or further clarification.

We appreciate the confidence you have placed in us and we look forward to the pleasure of serving you.

Thank you.

Yours sincerely,

**Dato' Sri Mohamed Hassan Kamil**  
Group Chief Executive Officer