



Syarikat Takaful Malaysia Am Berhad (1246486-D)
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SERIAL NO.

Certificate No. :													
Agent's Name :													
Agent's Code :	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Unit Code :		
Agent's Tel. No. :													
Agent's Email :													
Branch Code	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			

WARNING : NON-CONSUMER TAKAFUL CONTRACT : 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. The above duty of disclosure shall continue until the time your contract of Takaful is refusal or reduction of your claim(s), change of terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us. 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 this Proposal Form is inaccurate or has changed.

A certificate will be issued within thirty (30) days after your application is accepted by the Company

MARINE CARGO TAKAFUL PROPOSAL FORM

Part 1 : Details of Proposer

1. Full Name / Company Name :

2. NRIC No. : - - Old IC/BC/Passport No. :

3. Company Registration No. :

4. Nature Of Business / Occupation :

5. Correspondence Address :

Postcode : State : Country :

6. Telephone No. : - Handphone No. : -

7. Facsimile No. : -

8. E-mail Address / Website :

9. Segment :
 i. Manufacturing : ii. Services : iii. Construction & Engineering :
 iv. Communication & Transportation : v. Energy : vi. Agriculture :

Type of Business (Manufacturer / Export & Import/ Import / Export/ Distributors / Others):

Type of Conveyance :

Basis of Valuation / Purchase Invoice No.:

Number of Years in Business :

Part 2 : Description of Cargo

Shipping Marks	Number of Packages	Cargo Description	Nature of Packing	Sum Covered
State Currency :		Exchange Rate to RM 1 :	Total :	

Estimated Annual Carrying :

Consigned to:

Address :

*Type of Packing : FCL / LCL / Crate / Carton / Bundle / Tin / Bales / Bag / Sack / Bulk / Pallet / Coil / Others

*Condition of Cargo : New / Used / Recondition

*(Delete where applicable)

N.B : A contribution surcharge shall be imposed for overaged vessels. Please refer to the Company for further information. All cargoes are assumed to be new unless otherwise declared. All conventional cargoes are assumed to be shipped underdeck unless otherwise declared.

Part 3 : Details of Vessel / Conveyance

Name	Year Built	Flag	Tonnage	Voyage / Flight / Reg. No.
The Voyage	(State transshipping port(s), if transshipment is involved)			
	From :	To:	Via:	
* Vessel Type *(Delete where applicable)	Barges / Bulk Carrier / Container / General Cargo / Logger / Supply Ship / Tanker / Rail / Aircraft / Others			
Estimated Time of Departure (ETD)				
Bill of Lading / Airway Bill / Parcel No.				
Claims to be payable to :				
Financial Interest or Bank issuing Letter of Credit (if any)	Name:			
	Branch :			

Part 4 : Cover

Institute Cargo Clauses (delete items not required)	A / B / C	WAR & STRIKES	WAR
State here any other cover required	<input type="text"/>		

REMARKS (Additional info, if any)

Part 5 : Important Notice

If there is insufficient space to complete a question, please attach a signed and dated addendum. Any documents attached shall form part of this proposal form.

You should request for the brochure and product illustration in respect of general Takaful product that you are intend to participate and take note of the benefits which are covered, not covered and your duties under the Certificate Contract.

Part 6: Details of E – Payment

In order to facilitate the e-payment for any amount due and payable to you i.e. payout on claim, cancellation and surplus distribution, please complete this section.

Bank Account No.	:	<input type="text"/>
Account Holder Name	:	<input type="text"/>
Bank Name	:	<input type="text"/>

Terms & Condition :-

1. Direct Credit facility is only applicable for bank accounts maintained in Malaysia only. For overseas customer, we will assess and allow overseas account on case to case basis.
2. Direct Credit facility is applicable for Person to be Covered's / Proposed Participant's bank account only.
3. Person to be Covered / Proposed Participant is to furnish a copy of the bank passbook or bank statement for verification of account details.
4. If the copy of the bank passbook or bank statement is not provided, the Person to be Covered / Proposed Participant is deemed to have confirmed that the account details provided in this form is valid and accurate.

In the event of invalid / inaccurate account details provided by the person to be covered / proposed participant resulting in payment being credited into third party bank account, the payment made thereto is still deemed as full payment made and the Company shall be released and fully discharged from all existing and future liabilities, claims and demand in relation to such payment.

Part 7 : Disclosure of Information

Personal Data Protection Act (PDPA) 2010

I/We will refer to the Certificate Wording for the terms and conditions, and all personal information collected by the Company can be used for profile creation & marketing purposes.

Note/Nota : If I/We wish to amend the consent for receiving marketing materials, I/We may opt in or opt -out by completing the Endorsement Form.

Part 8 : The Aqad

I/We, to the best of My/Our knowledge hereby declare and confirm that the statements in this Proposal Form are true and correct and I/We have not concealed, misrepresented or misstated any material fact.

SECTION A

(i): Contribution & Charges

I/We hereby appoint the Company under the Wakalah contract to manage and invest My/Our Contribution in the manner deemed fit by the Company in accordance with the Shariah.

I/We hereby acknowledge and allow the Company to deal with My/Our Contribution in the following manner:

- To deduct a certain percentage of the Contribution as Wakalah Fee to the Company as stated in the Schedule of Wakalah Fee ; and
- To credit the balance of Contribution as Tabarru' (as disclosed in the Certificate) to the General Takaful Fund ("GTF") which will be used to help other participants in times of misfortune.

(ii): Surplus & Deficit

I/We hereby consent and acknowledge that any surplus arising from the GTF, if any, will be determined and distributed at the Company's sole and absolute discretion where the annual amount of surplus distribution between Me/Us and the Company is in accordance with the rates as stated in the schedule of Schedule of Surplus Distribution.

If the GTF is in deficit, and after having exhausted all available avenues, a loan from the Company on Qardh will be taken. The loan will be granted without interest. The Qardh will be repaid when the GTF returns to surplus position and before any surplus is distributed.

SECTION B: SCHEDULE OF WAKALAH FEE

45% of Contribution

SECTION C: SCHEDULE OF SURPLUS DISTRIBUTION

Distribution of Surplus in GTF

- 50% of the distributed surplus will be paid to Me/Us
- 50% of the distributed surplus will be paid to the Company

SECTION D: TREATMENT OF SMALL PAYMENTS

I/We hereby agree that where any amount due and payable to me resulting from a refund/ surrender/maturity/termination/claim that is to be made other than by way of electronic payment, such payment will only be made to me/us if the amount due and payable is Ringgit Malaysia Ten (RM10.00) and above. For any amount less than Ringgit Malaysia Ten (RM10.00), the Company will donate to charity.

This aqad will form part of the Takaful contract.

Date

d	d		m	m		y	y	y	y
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Signature of Proposer

For Agent's or Office Use Only
Verification of Customer's Identity
(As per requirement of Anti-Money Laundering, Anti-Terrorism Financing and
Proceeds of Unlawful Activities Act 2001)

DECLARATION BY TAKAFUL AGENT AND SALES OFFICER :

1. I hereby declare that all information contained in this Proposal and Declaration Form is the only information given to me by Proposer and I have not withheld any other information which might influence the acceptance of this proposal by the Company.
2. I have provided to the Proposer the Marine Takaful's product disclosure sheet together with this Proposal and Declaration Form.
3. I hereby declare that I have sighted the original Mykad / Birth Certificate / Passport or related document and verified the identity of the Proposer through the use of Mykad / Birth Certificate / Passport or other documents.
4. I hereby declare that the Proposal and Declaration Form is completed in compliance with Section 16 (2) of the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

Third Party Verification

Signature : _____

Date :

Name : _____

d	d		m	m		y	y	y	y
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New IC No. :

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"Third Party" means by Takaful agents, Takaful broker or staff of Syarikat Takaful Malaysia Am Berhad

Note:

You are advised to keep the receipt as proof of payment of contribution

PRIVACY NOTICE

Dear customers,

This privacy notice for personal data ("**Privacy Notice**") is issued to all customers of Syarikat Takaful Malaysia Am Berhad (which includes all its subsidiaries, related and/or associated companies collectively as the context requires) ("**Company**", "**we**", "**us**" or "**our**"), pursuant to the statutory requirements of the Personal Data Protection Act 2010 ("**PDPA**").

Your personal data includes, but is not limited to, any personal information about you concerning your name, age, gender, address, NRIC number, telephone number and email address, marital status, creditworthiness, physical or mental health or medical condition ("**Personal Data**").

During your course of dealings with us, we will collect and process your personal data from various for purposes, including to communicate with you, provide products and/or services to you, administer and give effect to your commercial transactions with us, respond to your enquiries or complaints, provide you with information and/or updates on products, services and/or marketing promotions offered by us and selected third parties and other purposes required to operate and maintain our business functions as a takaful operator as set out in the Company Privacy Notice (collectively referred to as "**Purposes**").

We will not disclose any of your personal data to any third party without your consent except to the Company's group of companies (including the Company's subsidiaries, related and/or associated companies collectively as the context requires), our professional advisers, vendors, suppliers, agents, contractors, service providers, business partners, reinsurers, retakaful operators, banks and/or financial institutions, within or outside Malaysia, where necessary, for the Purposes mentioned above, to any party who undertakes to keep your personal data confidential, to any person as set out in our Privacy Notice, or to whom we are compelled or required under the law to disclose to.

It is necessary for us to collect and process your personal data. If you do not provide us with your personal data, or do not consent to this Privacy Notice, we will not be able to effectively provide products and/or services to you or process your personal data for any of the Purposes, if at all. We are committed to ensuring that your personal data is stored securely. You have the right to request for access to, request for a copy of and request to update or correct, your personal data held by us. You also have the right at any time to request us to limit the processing and use of your personal data (for example, requesting us to stop sending you any marketing and promotional materials or contacting you for marketing purposes), subject to our right to rely on any statutory exemptions and/or exceptions to collect, use and disclose your personal data.

By providing your personal data to us you consent to us processing your personal data in accordance with this Privacy Notice, and you confirm that all personal data provided by you is accurate and complete, and that none of it is misleading or out of date. You will promptly update us in the event of any change to your personal data.

When you give us personal data about another person, you confirm that they have appointed you or you have legal authority / responsibility to act for them, to consent to the processing of their personal data and to receive on their behalf, any data privacy notices.

We reserve the right to update and amend this Privacy Notice or our Company Privacy Notice from time to time. We will notify you of any amendments to this Privacy Notice or our Company Privacy Notice via announcements on our website or other appropriate means.

This Privacy Notice is to be read together with the Company Privacy Notice which is available on our website at www.takaful-malaysia.com.my.