



## GENERAL INFORMATION

### 1) What is Takaful *myTerm*?

It is a pure protection term plan that covers you in the event of Death or Total Permanent Disability (TPD) that occurs due to all causes during the term of the coverage.

### 2) Who is this plan suitable for?

Takaful *myTerm* is generally suitable for people who are looking for a basic life protection at an affordable contribution. The plan's lump sum benefit payout can be used to meet some of your basic needs such as income protection, mortgage protection and more.

### 3) How much cover do I need?

The coverage that you need depends on your budget and financial needs. You can determine the amount of coverage you need to meet your family's financial needs if anything happens to you by using the Financial Calculator provided [here](#).

### 4) What is the coverage term of this plan?

The coverage term of this plan is either 10 or 20 years.

### 5) Who is eligible to enrol in this plan?

This plan is offered to Malaysians aged 19 to 45 years old next birthday.

### 6) Can I apply this plan for another person, i.e. spouse, children, etc?

No, you may only apply this plan for yourself.

### 7) Do I need to undergo any medical check-up?

No, all you need to do is to select the plan coverage and answer a few health questions truthfully.

### 8) Can I apply this plan from your intermediaries?

No, this plan is distributed without any intermediaries. You can walk in to any of our Takaful *myCare* Centres nearest to you to participate in this plan.

### 9) How can I apply for Takaful *myTerm*?

You can download the application form [here](#) and submit together with the supporting documents to any of our Takaful *myCare* Centres nearest to you.

### 10) Can I participate in more than one Takaful *myTerm* plan?

No, one person can only participate in one active Takaful *myTerm* certificate.

### 11) How will I know if my application is approved or rejected?

We will contact you regarding your application via email.

### 12) When will my coverage begin?

Your coverage will take effect upon our approval of your application and successful payment of the first contribution due via credit/debit card. We will send you the e-Certificate Information Page with the effective date stated on it.

### 13) When will I receive my certificate contract?

Upon your successful application, we will email you the e-Certificate Information Page based on the email address provided in your application form and a link to download the Certificate Wording for the terms and conditions of this plan. You may click [here](#) to view the Certificate Wording of this plan.

## BENEFITS

### 14) What is covered under this plan?

This plan covers death or Total and Permanent Disability (TPD) which occurs during the coverage term.

### 15) What is the coverage amount that I can choose from?

The minimum basic coverage amount is RM50,000. You may choose any amount in multiples of RM10,000 subject to a maximum of RM500,000 i.e. RM50,000, RM60,000, RM70,000, etc.

### 16) Is there a Cash Back benefit for this plan?

No, there is no Cash Back benefit under this plan.

### 17) Is there any cash value under this plan?

No, there is no cash value under this plan.

### 18) Is there any maturity benefit under this plan?

No, there is no maturity benefit under this plan.

### 19) Under what circumstances will my coverage be terminated?

Please refer to the Certificate Wording by clicking [here](#) under the Termination clause.

## PAYMENT

### 20) How much contribution do I need to pay?

The contribution amount depends on your age, gender, coverage term and sum covered. You must ensure that the contribution payable for this plan is within your budget.

### 21) What is the contribution payment term?

The contribution payment term for this plan is either 10 or 20 years, depending on your coverage term.

### 22) What are the payment methods allowable for this plan?

The contribution payment methods accepted by us are credit and debit cards only.

### 23) Can I change my payment mode?

No, all contributions must be paid by annual mode only.

### 24) Will there be any increase in contribution during the coverage term?

The contributions are fixed but the contribution rates are not guaranteed. We reserve the right to revise the contributions by giving you 30 days' prior notice before the next certificate anniversary.

### 25) How do I pay my renewal contribution?

We will automatically deduct the contribution due under this plan from your updated credit/debit card on an annual basis.

### 26) Is Goods and Services Tax (GST) applicable for this plan?

No, the GST is not applicable for this plan.

### 27) Is the contribution paid eligible for tax relief?

The contribution paid for this plan may qualify for income tax relief, subject to the Inland Revenue Board's approval.

### 28) Is there any grace period for subsequent payments?

A 30 days grace period is granted from each contribution due date. If the contribution remains unpaid at the end of the grace period, your certificate will lapse and cease to be in force.

## CLAIM PROCEDURES AND EXCLUSIONS

### 29) How do I make a claim?

You can download the claim form [here](#), and submit the completed claim form together with the relevant supporting documents to any one of our Takaful *myCare* Centres nearest to you.

### 30) Is there any exclusion?

Yes, please refer to the Certificate Wording by clicking [here](#) for the list of exclusions under this plan.

### 31) What is the waiting period under this plan?

There is no waiting period for this plan.

### 32) Am I covered outside Malaysia?

Yes, the coverage offered under this plan is applicable worldwide, subject to sanction countries such as Iran/North Korea, etc. as stated in the [Certificate Contract](#).

### 33) To whom will the benefits payable if the covered events occur?

We will pay the benefits to your nominee(s) in the event of your death. In the event of Total & Permanent Disability (TPD), we will pay the benefits directly to you.

### 34) What are the documents needed when submitting a claim?

You may refer to the supporting documents listed in the claim form.

### 35) How long will it take for a claim to be processed?

Normally, it takes up to 14 working days from the date when the complete/full documents are received.

### 36) How do I check my claims status?

You may contact our Customer Service at 1-300 88 252 385 during office hours or email us at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my).

### 37) How do I get my claims payout?

The claims payout will be made payable to you or your nominees via e-payment within 3 to 5 working days upon approval of the claim.

## CERTIFICATE SERVICING

### 38) Can I request to change my sum covered after my certificate is issued?

No, change of sum covered is not allowed after the certificate is issued.

### 39) Can I change the coverage term after my certificate is issued?

No, change of coverage term is not allowed after the certificate is issued.

### 40) Can I change my credit card details?

Yes, you can download the form [here](#) and submit to us via email at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my) or walk in to any of our Takaful *myCare* Centres nearest to you.

### 41) Can I change my email address?

Yes, you can send us an email at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my) to inform us regarding the change of your email address.

### 42) Will I get a refund if I cancel my certificate?

If you cancel within the 15 days free-look period from the delivery of your e-Certificate Information Page, the total contribution that you have paid will be refunded.

However, if you cancel after the 15 days free-look period, you will not be entitled to any refund of contribution or cash value. Your coverage will cease on the next contribution due date where you do not require to make further contributions.

#### 43) How do I update my bank account details for e-payment?

You can download the form [here](#) and submit to us via email at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my) or walk in to any of our Takaful *myCare* Centres nearest to you.

#### 44) How do I submit my request for cancellation or termination?

You can download the form [here](#) and submit to us via email at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my) or walk in to any of our Takaful *myCare* Centres nearest to you.

#### 45) My certificate is lapsed. Can I reinstate my certificate?

Yes. The reinstatement is allowed within 6 months from the lapse date. You will need to submit the reinstatement request by completing the application form [here](#) and pay all outstanding contributions. However, the acceptance of your reinstatement request is subject to the health underwriting at the time of your request.

#### 46) How do I make a nomination for this plan?

You are advised to complete the nomination details in the application form. Alternatively, please complete the nomination form [here](#) and submit to us via email at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my) or walk in to any of our Takaful *myCare* Centres nearest to you.

#### 47) Who should I contact for certificate servicing and enquiries?

For assistance and enquiries, please contact our Customer Service at 1-300 88 252 385 during office hours or you can email us at [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my). You may also walk in to any of our Takaful *myCare* Centres nearest to you.

#### 48) Where can I find the list of Takaful *myCare* Centres?

Please refer to our list of Takaful *myCare* Centres [here](#).