



TakaFULmalaysia

Your Preferred Choice for Insurance



We Protect. We Care. We Share.

CORPORATE PROFILE



TAKAFULmalaysia

Syarikat Takaful Malaysia Berhad ("STMB") was incorporated on 29 November 1984. In accordance with the Islamic Financial Services Act 2013 ("IFSA"), STMB separated its composite licence into two (2) licenced entities on 1 June 2018. STMB, now known as Syarikat Takaful Malaysia Keluarga Berhad ("STMKB") manages the Family Takaful business whilst Syarikat Takaful Malaysia Am Berhad ("STMAB") manages the General Takaful business. STMKB is the holding company and owns 100% of STMAB, and the Company has a paid up capital of RM230.5 million with total assets of RM12.7 billion at the Group level as at 31 December 2021. Both STMKB and STMAB operate through a combined network of service centres across 24 locations nationwide.

Our VISION

We want to be
**THE PREFERRED CHOICE
FOR INSURANCE**

Our MISSION

We aim to exceed customer
expectations through:

Operational Excellence

Technology Driven Capabilities

Product Innovation

Performance Oriented Culture

Whilst delivering superior
shareholder value.



 takaful-malaysia.com.my

BUSINESS MODEL

Takaful Malaysia's business model was founded on the requirements and practices of Shariah. It has adopted the Wakalah contract as its business model.

This model allows Takaful Malaysia to employ the agency system effectively in distributing the Takaful products on sound commercial values and provide sufficient remuneration that commensurate with the services rendered. The intermediaries also play a big role in the community. They spread knowledge on the key benefits of being insured and convince people to enjoy these benefits. People can rely on these well-trained intermediaries to advise and recommend them on the various plans and settlement provisions, which will best suit their needs.

Under this model, Takaful Malaysia will act as the 'agent' to manage the Takaful fund on behalf of the participants and will be entitled to a Wakalah (Service) Fee for the services rendered.

This model provides a unique concept of surplus distribution to the participants. By contributing Tabarru' into the common Takaful fund, both the participant and Takaful Malaysia may be entitled to the share of fund surplus, if any.

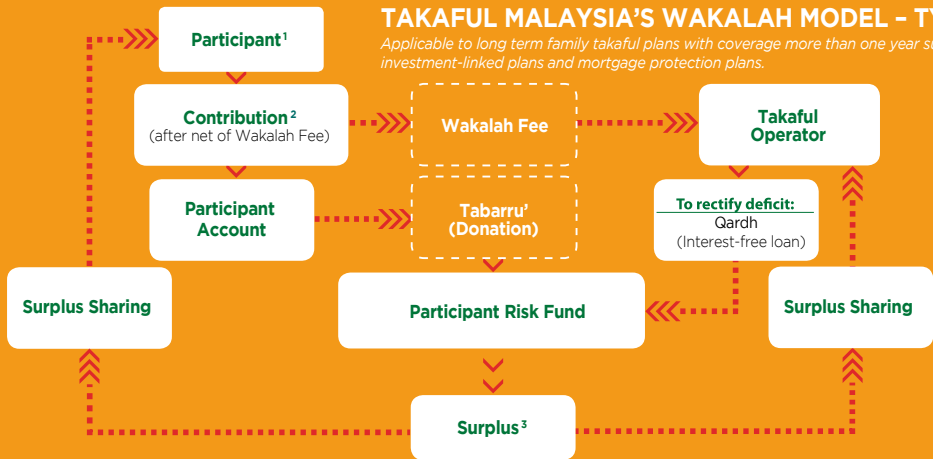
Note:
Tabarru' (a.k.a. cost of insurance) means a donation for the purpose of which is not commercial and is used to help other proposed participants in times of misfortune for the purpose of solidarity, brotherhood and cooperation among the proposed participants.



BUSINESS MODEL

TAKAFUL MALAYSIA'S WAKALAH MODEL - TYPE A

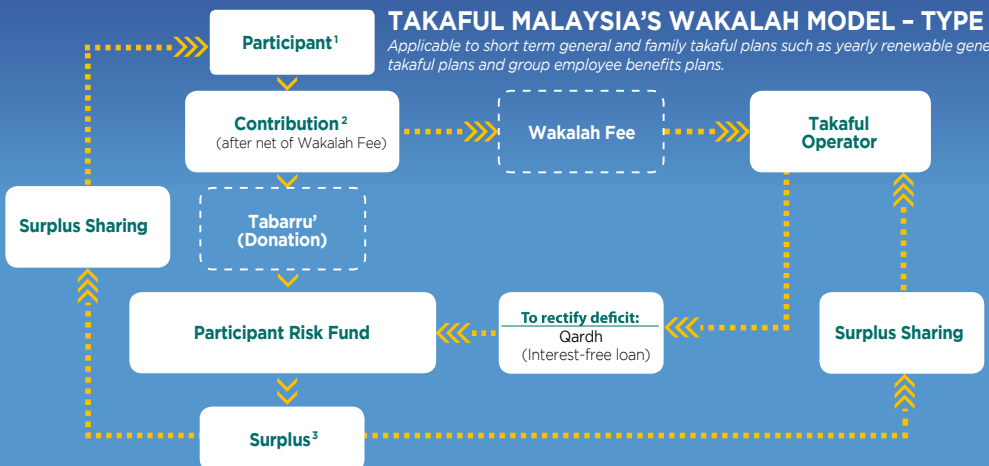
Applicable to long term family takaful plans with coverage more than one year such as investment-linked plans and mortgage protection plans.



1. Participant pays contribution.
2. The contribution after net of wakalah fee will be allocated into Participant Account.
3. The surplus is not guaranteed. Depending on the products, the surplus (if any) is either:-
 - shared between the participant and Takaful Operator on a pre-determined ratio; or
 - maintained in the Participant Risk Fund to protect against unfavourable claims experience.

TAKAFUL MALAYSIA'S WAKALAH MODEL - TYPE B

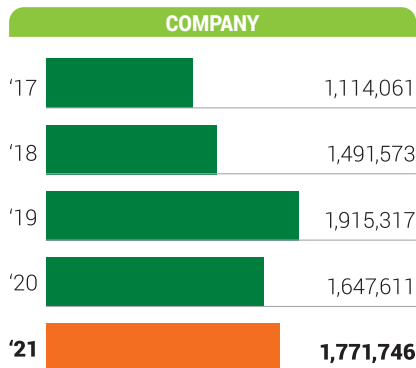
Applicable to short term general and family takaful plans such as yearly renewable general takaful plans and group employee benefits plans.



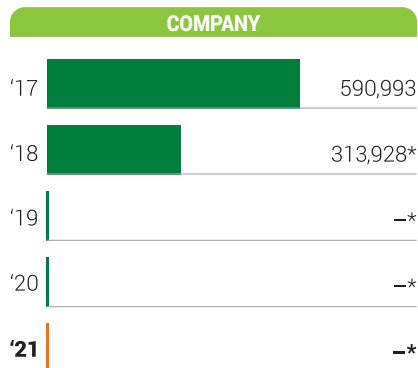
1. Participant pays contribution.
2. The contribution after net of wakalah fee will be considered as Tabarru' (donation) and will be allocated into Participant Risk Fund.
3. The surplus is not guaranteed. Depending on the products, the surplus (if any) is either:-
 - shared between the participant and Takaful Operator on a pre-determined ratio; or
 - maintained in the Participant Risk Fund to protect against unfavourable claims experience.

5 YEARS FINANCIAL HIGHLIGHTS

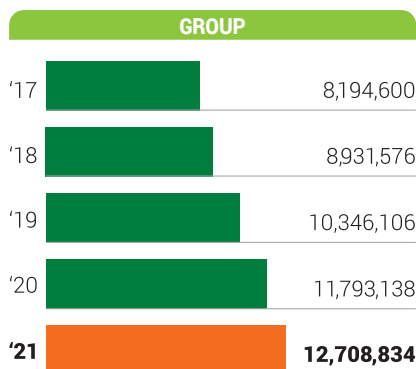
Total Family Takaful Gross Contribution ('000)



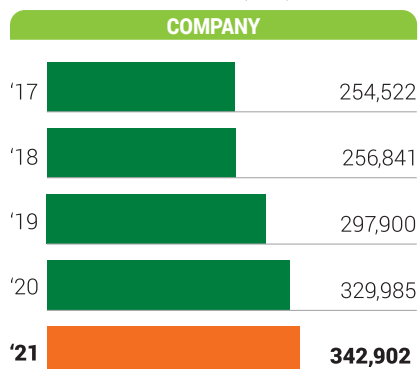
Total General Takaful Gross Contribution ('000)



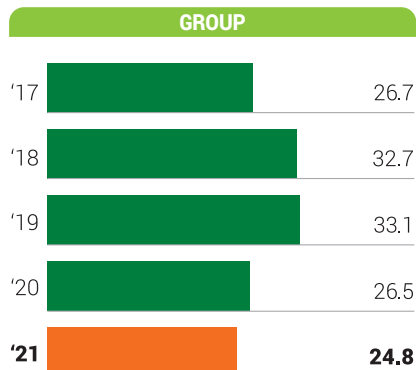
Total Assets ('000)



Profit Before Taxation After Zakat ('000)



Return on Equity (%)



* With effect from 1 June 2018, STMKB had converted its composite license to single licenses and split the company into two entities, STMKB and STMAB.

CORPORATE STRUCTURE



TABUNG HAJI
حي على الصلح

LEMBAGA TABUNG HAJI

28.20%



**KWSP
EPF**

EMPLOYEES PROVIDENT FUND BOARD

12.54%



KWAP

KUMPULAN WANG PERSARAAN
(DIPERBADANKAN)

6.88%



TakaFULmalaysia

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD

198401019089 (131646-K)

Subsidiary Companies

100%



TakaFULmalaysia

SYARIKAT TAKAFUL MALAYSIA AM BERHAD
201701032316 (1246486-D)

56%



P.T. SYARIKAT
TAKAFUL
Indonesia

57.24%



takafulkeluarga
Sharia Life Insurance

Note: Report as at 30 December 2022

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BOARD OF DIRECTORS

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD



Dato' Mohammed Hussein
Chairman
Independent
Non-Executive Director



Encik Mohd Azman Sulaiman
Independent
Non-Executive Director



Puan Suraya Hassan
Independent
Non-Executive Director



Dato' Mustaffa Ahmad
Independent
Non-Executive Director



Encik Mohamad Salihuddin Ahmad
Independent
Non-Executive Director



Datuk Bazlan Osman
Independent
Non-Executive Director



Datin Paduka Kartini Haji Abdul Manaf
Non-Independent
Non-Executive Director



Puan Sophia Ch'ng Sok Heang
Independent
Non-Executive Director

SYARIKAT TAKAFUL MALAYSIA AM BERHAD



Encik Ismail Mahbob
Chairman
Independent
Non-Executive Director



Dato' Haji Che Pee Samsudin
Independent
Non-Executive Director



Datin Dr. Nik Sarina Lugman Hashim
Independent
Non-Executive Director



Encik Abdul Rahman Talib
Independent
Non-Executive Director

PRODUCT LIST

With the well-established “Takaful Malaysia” household brand, we provide a comprehensive and affordable range of family and general takaful solutions to meet customer protection needs. Takaful Malaysia is committed to helping people achieve their ambitions of a brighter and financially more secure future.

Family Products

- Employee Benefits
- Takaful mySME Partner
- Group Credit Family Takaful
- Takaful myMortgage
- Takaful myTerm
- Takaful myCI Cover

click for
cover

- Takaful myClick Motor
- Takaful myClick Motor FlexiSaver
- Takaful myClick PA
- Takaful myClick Travel PA
- Takaful myClick MediCare
- Takaful myClick Term + Critical Illness
- Takaful myTenang Care

General Takaful Products

- Takaful myMotor
- Takaful myFire
- Takaful myHouseowners & Householders
- Takaful myHome Content
- Takaful myPA Care
- Takaful mySME
- Boilers & Pressure Vessel
- Contractor's All Risks
- Electronic Equipment
- Erection All Risks
- Machinery Breakdown
- Foreign Workers Takaful Guarantee
- Foreign Worker Hospitalisation & Surgical Scheme (SKHPPA)
- Employer's Liability



- Public Liability
- Workmen's Compensation
- Marine Cargo
- All Risks
- Burglary
- Fidelity Guarantee
- Group Personal Accident
- Money
- Plate Glass
- Takaful mmyTravel PA
- Takaful myTravel Umrah

AWARDS & ACCOLADES

2021

- Best Motor Takaful Company in Malaysia 2021/2022 Award by iBanding.com
- HR Asia Best Companies To Work For In Asia 2021 Award
- Graduate's Choice Award 2021/2022 - Most Attractive Graduate Employers To Work For in 2022 in the insurance category

2019

- Highest Return On Equity Over Three Years Award under the financial services sector at The Edge Billion Ringgit Club Corporate Awards 2019.
- Highest Growth In Profit After Tax Over Three Years Award under the financial services sector at The Edge Billion Ringgit Club Corporate Awards 2019.
- Innovation Award under the Special Awards Category at the Malaysian Takaful Association's Takaful StarNite Awards 2019.
- Race for Cover Award at the Malaysian Takaful Association's Takaful StarNite Awards 2019.

2020

- Highest Returns to Shareholders Over Three Years Award under the financial services sector at The Edge Billion Ringgit Club Corporate Awards 2020.
- Highest Return on Equity Over Three Years Award under the financial services sector at The Edge Billion Ringgit Club Corporate Awards 2020.

2018

- Ranked the second place for the 'Highest Return on Equity Over Three Years' category at The Edge Billion Ringgit Club Corporate Awards 2018 under the financial services below RM10 billion market capitalisation sector.
- Ranked the second place for the 'Highest Growth in Profit After Tax Over Three Years' category under the financial services below RM10 billion market capitalisation sector at the 2018 The Edge Billion Ringgit Club Corporate Awards.
- Top Three (3) Best Employer Brand of the Graduates' Choice Award 2018 under the insurance industry category organized by HRINCAMPUS.
- 2018 PIKOM PLC Annual Leadership Award at the National ICT Association of Malaysia ("PIKOM").
- Best Motor Takaful Company in Malaysia 2017/2018 Award by iBanding.com.





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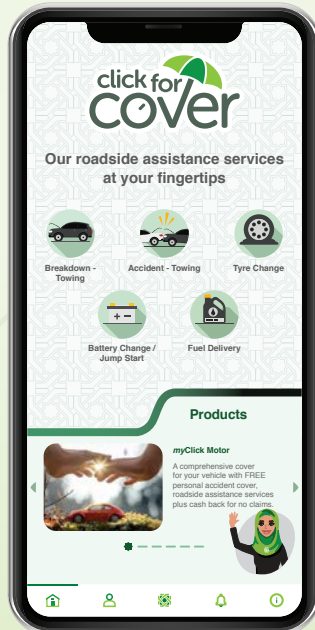
myClick PA
(Personal Accident)



myClick Term
(Term Life and
Critical Illness)



myClick Motor
(Motor)



myClick Travel PA
(Travel)



myClick MediCare
(Medical)



myClick Motor
FlexiSaver
(Motor)

Go Online. Be Protected.

Download our App now!

Available on the
App Store



GET IT ON
Google Play



TAKAFUL MALAYSIA'S PORTALS

To exceed customers' expectations through operational excellence and technology driven capabilities, Takaful Malaysia has developed various web portals for our customers and partners. These interactive portals allow Takaful Malaysia to provide the information for customers and partners at their convenience, 24 hours a day, 7 days a week.

• Click for Cover

The Click for Cover is an online sales portal that allows the customers to connect and transact directly with Takaful Malaysia by utilizing the e-Payment facility, making it easier to navigate with just a single account. Customers can now purchase General Takaful products via this sales portal.



• myTakaful Customer

The user friendly customer portal allows customers to view their certificates, print Income Tax statements, check the payment history and also update their personal information and details as and when they require.



• myTakaful Employee Benefits

An innovative Corporate Portal for our Employee Benefits Corporate Clients. The portal was developed as an online one stop centre providing comprehensive self-service facilities. With just a click of the button, this portal boasts of customer friendly interfaces and what's more, any changes or data updates are incorporated timely for immediate coverage. Furthermore our corporate clients have access to wide search functionalities for all information relating to the company and their certificates.



TAKAFUL MALAYSIA'S PORTALS

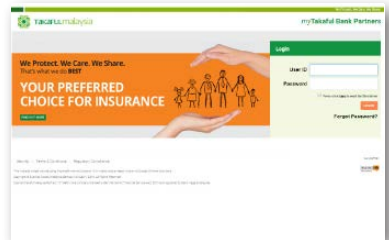
- **myTakaful Agent for Corporate Agents**

Serves as a platform for Corporate Agents to retrieve information and announcements in relation to their businesses.



- **myTakaful Bank Partners**

Providing bank partners with key information required to transact and complete financing documentation as well as processing in a timely and effective manner.



These portals will empower our sales force and partners to better serve customers. The portals empower them to play a proactive role in managing their certificates and also an opportunity for the customers to manage their own financials. These portals will reduce the number of walk-ins as well as phone and written enquiries and have enabled us to improve our operational capability, enhance customer service, and respond faster in a competitive marketplace.

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OUR SALES TEAM

General Takaful

Hazruddin Hassan*Chief Marketing Officer* 03-2267 0526 hazruddin.hassan@takaful-malaysia.com.my**Irewan Safari Abdul Razak***Head of Corporate Agency & Direct* 019-3858 440 03-2267 0275 irewan.razak@takaful-malaysia.com.my**James Kuah Kok Leong***Head of Alternative Channels* 016-6600 305 06-2819 757 james.kuah@takaful-malaysia.com.my**Mohd Fuad Salleh***Head of Broking (Head Office)* 012-3174 203 03-2267 0387 fuad.salleh@takaful-malaysia.com.my**Lani Lait***Head of Multichannel (East Malaysia)* 019-8200 750 088-240 212 lani.lait@takaful-malaysia.com.my**Haswani Daud***Head of Corporate Agency & Direct (Sarawak)* 016-8865 992 082-234 367 haswani.daud@takaful-malaysia.com.my**Zamori Johor***Head of Broking (Sarawak)* 019-8569 224 082-234 367 zamori.johor@takaful-malaysia.com.my

Employee Benefits

Lim Siew Ping*General Manager, Corporate Business* 03-2267 0330 siewping.lim@takaful-malaysia.com.my**Khairul Amri Ahmad Rafaie***Head of Corporate Direct* 016-2623 804 03-2267 0636 amri.rafaie@takaful-malaysia.com.my**Lily Rasyima Abd Razak***Head of Broking* 012-2154 526 03-2267 0538 lily.razak@takaful-malaysia.com.my**Maureen Tan Mok Lin***Head of Corporate Agency* 012-3035 598 03-2267 0322 maureen.tan@takaful-malaysia.com.my**Sandy Lam Yoke Kham***Head of Region (Northern, Southern & East Coast)* 012-2992 920 03-2267 0133 sandy.lam@takaful-malaysia.com.my

CONTACT US



HEAD OFFICE

Syarikat Takaful Malaysia Keluarga Berhad

198401019089 (131646-K)

Syarikat Takaful Malaysia Am Berhad

201701032316 (1246486-D)

14th Floor, Annexe Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
P.O. Box 11483, 50746 Kuala Lumpur

☎ 1 300 88 252 385

☎ 603-2274 0237

🌐 takaful-malaysia.com.my

✉ csu@takaful-malaysia.com.my

📘 Takaful Malaysia

📺 takafulmalaysia.official

TAKAFUL myCARE CENTRES

KUALA LUMPUR

Menara Takaful Malaysia

Ground Floor, Main Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur

👤 **Zety Mazdura Abdullah**

SELANGOR

Shah Alam

Ground Floor
Lot No. 82, 84, 86
Jalan Rugby 13/30, Seksyen 13
40100 Shah Alam
Selangor Darul Ehsan

👤 **Rohayati Ahmad**

KEDAH

Alor Setar

No. 229, Jalan Shahab 2
Shahab Perdana
Jalan Sultanah Sambungan
05150 Alor Setar
Kedah Darul Aman

👤 **Nur Zahariyah Zaharuddin**

Sungai Petani

No. 4, Kompleks Seri Temin
Jalan Ibrahim
08000 Sungai Petani
Kedah Darul Aman

👤 **Norhaliza Ahmad**

PULAU PINANG

Bandar Perda

No. 28, Jalan Perda Barat 1
Bandar Baru Perda
14000 Bukit Mertajam
Pulau Pinang

👤 **Mohd Hairi Abdul Wahid**

Gelugor

No. 2480, Ground Floor
Jalan Sultan Azlan Shah
11700 Gelugor
Pulau Pinang

👤 **Mohd Faiz Zainul Abidin**

NEGERI SEMBILAN

Seremban

Suite 14-2, 2nd Floor
Seremban City Centre
Jalan Tuanku Munawir
70000 Seremban
Negeri Sembilan Darul Khusus

👤 **Adib Ahmad**

CONTACT US

TAKAFUL myCARE CENTRES

MELAKA

Melaka
148, Kompleks Munshi Abdullah
Jalan Munshi Abdullah
75100 Melaka

👤 **Mohamad Salihan Munjari**

JOHOR

Batu Pahat
Ground Floor
No. 46, Jalan Rahmat
83000 Batu Pahat
Johor Darul Takzim

👤 **Norazian Rahmat**

Johor Bahru

Ground Floor
No. 5, Jalan Setia Tropika 1/30
Taman Setia Tropika
81200 Johor Bahru
Johor Darul Takzim

👤 **Che Din Che Senik**

TERENGGANU

Kuala Terengganu
2nd Floor, Lot 1129 & 1130
Jalan Sultan Ismail
20200 Kuala Terengganu
Terengganu Darul Iman

👤 **Mohd Nasaruddin Mohd Ismail**

PAHANG

Kuantan
No. 45, Ground Floor
Jalan Teluk Sisek
25000 Kuantan
Pahang Darul Makmur

👤 **Badrulhisam Abdul Basit**

Temerloh

No. 27, Jalan Dato' Bahaman 3
Pusat Dagangan Temerloh
28000 Temerloh
Pahang Darul Makmur

👤 **Hamzah Fansuri Mohammed**

KELANTAN

Kota Bharu
Lot 331 & 332
Ground Floor
Jalan Sultan Yahya Petra
Wakaf Siku, 15200 Kota Bharu
Kelantan Darul Naim

👤 **Mohd Fakhrol Zaman Othman**

SARAWAK

Miri
Lot 1340, Ground Floor
Miri Waterfront
Commercial Centre
Jalan Waterfront
98000 Miri, Sarawak

👤 **Achang Anak Sumbang**

Kuching

Lot 435, 1st & 2nd Floor
Bangunan Tuanku Haji
Mohammad Al-Edrus
Jalan Kulas
93400 Kuching, Sarawak

👤 **Frinky Anak Gabriel**

SABAH

Kota Kinabalu
Lot A 202 & 203, 2nd Floor
Block A, Wisma MUIS
Jalan Tengku Abdul Rahman
88550 Kota Kinabalu, Sabah

👤 **Amelia Joehari @ Amelia J William**

TAKAFUL RETAIL CENTRES

KUALA LUMPUR

IFiC KL Sentral
Ground Floor, Menara TH Sentral
Block D, Plaza Sentral
Jalan Stesen Sentral 5
50470 Kuala Lumpur

👤 **Mohamed Shafie**

IFiC Jalan Tun Razak

Level 2, Menara Tabung Haji
201, Jalan Tun Razak
54000 Kuala Lumpur

👤 **Mohamed Shafie**

SELANGOR

IFiC Sepang
Ground Floor, Lot 01
Movenpick Hotel &
Convention Centre KLIA
Kompleks TH Sepang
Jalan Masjid KLIA
64000 Sepang
Selangor Darul Ehsan

👤 **Mohamed Shafie**

PUTRAJAYA

IFiC Putrajaya
Kompleks Islam Putrajaya
Block B, Jalan Tunku Abdul Rahman
Presint 3, Federal Government
Administrative Centre
62100 Putrajaya

👤 **Mohamed Shafie**

JOHOR

IFiC Johor Bahru
Ground Floor
Menara TH Johor Bahru
PTB 20485, Jalan Ayer Molek
80000 Johor Bahru
Johor Darul Takzim

👤 **Che Din Che Senik**

MELAKA

IFiC Banda Kaba
Tabung Haji Building
Lot 250, Jalan Banda Kaba
Peti Surat 205, 75740 Melaka

👤 **Mohamad Salihan Munjari**

PERAK

IFiC Ipoh
Level 1, Tabung Haji Building
Jalan Koo Chong Kong
30000 Ipoh, Perak Darul Ridzuan

👤 **Mohd Hairi Abdul Wahid**



FREQUENTLY ASKED QUESTIONS (FAQ'S)

Takaful

1) **How is takaful and conventional insurance similar?**

Both takaful and conventional insurance are similar as they share the same objective of providing protection to the insured in the event of unfortunate incidents. The basic principles of insurance also apply to both takaful and conventional insurance. For instance, the insured must have a legitimate financial interest in the risk that he is insuring, meaning he must suffer a financial loss when the insured event occurs. The takaful or insurance contract is a contract of utmost good faith (trust). As the participant or certificate owner, he needs to disclose all material information required failing which, the contract may be null and void for material non-disclosure and he will not be protected against any loss or damage.

2) **Are there any differences between takaful and conventional insurance?**

There are significant differences between a takaful and conventional insurance. Firstly, unlike conventional insurance which adopts the exchange contract (sale and purchase) between the insurer and insured, Takaful operations are based on the principle of Ta'awun (mutual assistance) and Tabarru' (donation) where the risk is shared collectively by a group of participants voluntarily.

By contributing a sum of money to a common Takaful risk fund in the form of contribution (Tabarru'), you will undertake a contract (aqad) to become one of the participants by agreeing to mutually help each other, should any of the insured suffer from a mishap. Takaful therefore promotes the concept of brotherhood, solidarity and mutual assistance. Conventional insurance in a nutshell is the transfer of risk by an individual, such as yourself, or an organisation to the insurance company. You or your organisation will thus be known as the policy owner. The insurance company receives payment in the form of premium and will compensate you in the event of losses or damages sustained by you.

Secondly, unlike conventional insurance, the participants retain an ownership interest in the Takaful fund. In the event the fund generates a surplus, it is then shared among the participants. This creates a 'win-win' situation for all participants.

Thirdly, all investments managed by the Takaful operators are made in accordance to the Shariah law. These funds are managed by the Takaful operator on behalf of the participants.

FREQUENTLY ASKED QUESTIONS (FAQ'S)

2) Are there any differences between takaful and conventional insurance? (cont'd)

Fourthly, the Takaful Operators are required to provide interest-free loan (Qard) in the event that there is deficiency in the Takaful risk fund to protect the interests of the participants.

Finally, a Takaful operator has a Shariah Advisory Body which monitors the activities of the operations including product offerings so as to ensure that it is Shariah-compliant.

3) What is a Wakalah Business Model?

The Wakalah model is essentially an agent-principal contract, where the Takaful operator acts as an agent to manage the Takaful fund on behalf of the participants. As a return, the Takaful operator will be entitled to a fee for the services rendered.

This model allows the Takaful Operator to employ the agency system effectively in distributing its Takaful products on sound commercial values and provide sufficient remuneration to commensurate with the services rendered.

In addition, this model provides a unique concept of surplus distribution to the participants. By contributing Tabarru' into the common Takaful fund, both the participants and Takaful Operators may be entitled to the share of fund surplus, if any.

4) What is Tabarru'?

Tabarru' is a donation for the purpose of helping other proposed participants in times of misfortune. By doing so we show solidarity, brotherhood and cooperation among the proposed participants. Tabarru' is also known as a cost of insurance from an insurance point of view.

5) Can a non-Muslim participate in any of Takaful Malaysia's plans?

Yes, Takaful Malaysia's plans are catered for all regardless of age, race or belief. The full range of insurance protection and saving benefits in conventional insurance can also be catered for by Takaful Malaysia.

FREQUENTLY ASKED QUESTIONS (FAQ'S)

Cash Back

1) What is the cash back about?

Our cash back is our reward to our participants should they make no claims within the coverage period. However, it is not guaranteed and it may vary in the future depending on the future claims and investment performance of our takaful risk fund.

2) What are the products that are eligible for cash back?

We are rewarding cash back to our retail customers with comprehensive motor and fire certificates.

3) Will the company inform the eligible participants if there is a change on the cash back requirements?

There will be no separate communication to the participants since the information about cash back is readily available on the company website.

4) How do I qualify for the cash back?

You will be entitled for the cash back so long as your certificates remain claims-free during the coverage period and you have provided your bank account details for us to make payment via the e-Payment facility.

5) When can I receive my cash back payment?

Your cash back payment will be processed sixty (60) days after the expiry of the certificates. Your cash back payment will be credited to your bank account via the e-Payment facility.

6) How do I provide/update my bank account details for the cash back payment?

You can log in to our *myTakaful* Customer portal and update your account details under the e-Payment details section.

7) What happens if I do not provide the bank account details?

We will not be able to make the cash back payment to you if your bank account details are not provided to us. Your cash back payment will be automatically forfeited after the 6 months payment validity period from the cash back declaration date by the company.

FREQUENTLY ASKED QUESTIONS (FAQ'S)

myTakaful Plans

1) Where can I find out more information about myTakaful plans?

You can visit our corporate website at www.takaful-malaysia.com.my or our online sales portal for products offered by us. Alternatively, you can walk in to any of our TMCC Service Centres nationwide or contact our Customer Service at **1300 88 252 385**. Our representatives will attend to your request.

2) How do I pay my contribution?

Our payment methods include:

- a. Auto Debit**
- b. Internet Banking**
- c. Pay Net Direct Debit**
- d. Credit Card Standing Instructions**
- e. JomPAY**
- f. Over-the-counter**

However, please take note that the payment method for each takaful plan may vary. For more details, please visit our corporate website at www.takaful-malaysia.com.my or you may contact our Customer Service at **1300 88 252 385**. We encourage you to make contributions via electronic means to ensure uninterrupted coverage.

3) Where can I update my banking details for e-payment purposes?

Participants are advised to log in to our **myTakaful Customer** portal and update the account details under the e-Payment details section.

4) How do I file for a claim?

You can visit our corporate website at www.takaful-malaysia.com.my to download the relevant claim form under “We Care” - “Customer Support” - “Document Library” section or contact our Customer Service at **1300 88 252 385** or email us at csu@takaful-malaysia.com.my. It is advisable that you notify us immediately as any delay may prejudice the claim. Generally, claims payments are payable within 14 workings days upon receiving the signed discharge voucher.

FREQUENTLY ASKED QUESTIONS (FAQ'S)

5) How can I get my income tax statement for all my certificates without the hassle of making a call, walking in or corresponding with you via email?

You may obtain a copy of your statement by visiting our corporate website at www.takaful-malaysia.com.my. If you are a new member, you need to click onto **myTakaful Customer** link on the right panel to register. If you are already a registered member, please proceed with the following steps.

- a. Login with your User ID and Password
- b. Click on the Family Certificate on the portal homepage
- c. Click onto the **"Statement"** tab
- d. Click the provided link to view/print the Income Tax Statement

6) What do I have to do if I lose my original certificate and how do I get a duplicate copy?

You are required to fill up the Statutory Declaration Form and get the same endorsed by the Commissioner of Oath. Thereafter you may submit the endorsed form to any of our TMCC Service Centres for the issuance of a duplicate copy.

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