

You as named in the e-Certificate Information Page (“e-CIP”) agree to appoint Us (“Syarikat Takaful Malaysia Am Berhad”) under Wakalah contract to invest and manage Contribution in the General Takaful Fund on Your behalf. As a return, You allow Us to deduct fifty-five percent (55%) of the Contribution as Wakalah Fee for the services rendered under this Certificate.

1. GENERAL DEFINITIONS

In this Certificate where the context states the masculine gender shall be deemed to include the feminine, and likewise, singular word shall be deemed to include the plural and vice versa, and the following words and expressions shall be deemed to have the following meanings:

- 1.1 “ACCIDENT”** means a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which will, independently of all other causes, be the sole cause of bodily injury.
- 1.2 “ACCIDENTAL BODILY INJURY”** means a bodily injury occurring during the Period of Takaful, which is the direct result of accidental, external, violent and visible means and which solely and independently of any other cause results in a claim for death or disablement or losses. This is extended to bodily injury as a result of exposure to the elements of natural perils. This does not include any sickness, disease, bacterial or viral infection, (unless this is the direct result of an Accidental Bodily Injury) naturally occurring condition or degenerative process or the result of any gradually operating cause.
- 1.3 “ACT OF TERRORISM”** means an act, including but not limited to the use of force or violence, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization or government(s) which is committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 1.4 “CHILD”** refers to Your unmarried biological/legally adopted/step child who has attained the age of thirty (30) days but not exceeding nineteen (19) years next birthday. He is financially dependent upon You. For a child who is registered as a full-time student at a recognised educational institution and is not gainfully employed, the maximum allowable age will be twenty-three (23) years next birthday.
- 1.5 “CONTRIBUTION”** refers to Your monthly amount payable as stated in the e-Schedule or in a subsequent endorsement issued by Us.
- 1.6 “DEPENDANT”** means any of the following persons:
- (i) Your Spouse;
 - (ii) Your Child.
- 1.7 “EFFECTIVE DATE”** refers to the first day of a Period of Takaful on which coverage of the Person Covered under this Certificate has become effective as stated in the e-Schedule or in a subsequent endorsement issued by Us.
- 1.8 “GENERAL TAKAFUL FUND”** or **“GTF”** means Your holding account into which the Contribution after the deduction of any Wakalah Fee under this Certificate shall be credited. All benefits as specified in this Certificate and the cancellation proceeds shall be payable from this account.
- If GTF is insufficient for benefits payment, We will arrange for Qard. The Qard will be repaid when GTF returns to surplus position and before any surplus is distributed.
- 1.9 “HOSPITAL”** means only an establishment duly constituted and registered as a Hospital for the care and treatment of sick and injured person as paying bed-patients, and which:
- (i) has facilities for diagnosis and major surgery;
 - (ii) provides 24-hour a day nursing services by registered and graduate nurses;
 - (iii) is under the supervision of a Physician; and
 - (iv) is not primarily a Clinic; a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the aged or similar establishment.
- 1.10 “HOSPITALISED”** means admission for more than twenty-four (24) hours to a Hospital as a registered in-patient for medically necessary treatments for a covered Accidental Bodily Injury upon recommendation of a Medical Practitioner. A patient shall not be considered as an in-patient if the patient does not physically stay in the Hospital for the whole period of the confinement.

- 1.11 "MEDICAL PRACTITIONER"** means a person who is qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a doctor, physician or surgeon who is the Person Covered himself.
- 1.12 "PERIOD OF TAKAFUL"** in respect of any Persons Covered means the one (1) calendar year commencing on the Effective Date as stated in the e-Schedule. Each succeeding Period of Takaful is the one (1) year period from the certificate anniversary to the next certificate anniversary.
- 1.13 "PERSON COVERED"** means the person who is covered under this Certificate including Your Dependant, where applicable.
- 1.14 "QARD"** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender.
- 1.15 "SPOUSE"** means Your legally married spouse and who has attained the age between eighteen (18) years next birthday and seventy (70) years next birthday, both ages inclusive on the Effective Date. Only one (1) Spouse will be covered under Your Certificate.
- 1.16 "SUM COVERED"** means the amount of coverage in respect of the benefits of Your selected plan as stated in the e-Schedule. If the Person Covered is a Child at the time of a claim, the Sum Covered shall be limited to fifty percent (50%) of the amount shown in e-Schedule.
- 1.17 "TABARRU"** means a donation for the purpose of which is not commercial and is used to help other participants.
- 1.18 "TAKAFUL"** refers to a mutual assistance scheme for all participants, which is based on the principles of brotherhood, solidarity and cooperation where each participant agrees to contribute a sum(s) on the basis of Tabarru' into a risk fund for providing financial aid and assistance to the person covered, the participant or the beneficiary on the occurrence of pre-defined events.
- 1.19 "TOTAL AND PERMANENT DISABILITY" or "TPD"** refers to any of the following listed conditions as a result of an Accident:
- (i) total paralysis; or
 - (ii) total and irrecoverable loss of the sight of both eyes; or
 - (iii) loss by severance of two limbs at or above wrist or ankle; or
 - (iv) total paralysis of two limbs; or
 - (v) total and irrevocable loss of the sight of one eye and loss by severance of one (1) limb at or above wrist or ankle. Such condition must continue uninterrupted for a period of six (6) months and verified by Our appointed Medical Practitioner to be beyond hope of recovery.
- 1.20 "TRAFFIC ACCIDENT"** means an Accident into which a transport vehicle is involved. Transport vehicle refers to any of the following:
- (i) Land transport vehicles for private use which include private car, motorcycle, scooter and three-wheeled motor vehicle.
 - (ii) A railway train or vehicle (including electric train or diesel train), a tram, a cable car or a monorail.
 - (iii) An airplane or a shipping vessel that is propelled by a motor and operating on regular scheduled routes.
- 1.21 "WAKALAH"** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without imposition of a fee.
- 1.22 "WE", "US" or "OUR"** refers to Syarikat Takaful Malaysia Am Berhad.
- 1.23 "YOU", "YOUR" or "YOURSELF"** refers to the participant as named in the e-Schedule and to whom this Certificate is issued for the coverage. For avoidance of doubt, a participant may also be a Person Covered.

2. GENERAL PROVISIONS

2.1 THE CONTRACT

The certificate wording, e-Schedule and all relevant documentary declarations and/or statements that make up this Certificate together with any endorsement made by Us, will form the entire contract between You, the Person Covered and Us. All statements made will be representations and not warranties. In the case it is evidenced that the statements made by the You or the Person Covered are fraudulent, We can declare that the contract is void.

If there is any further change made to the contract, it has to be approved and signed by Our authorised officer.

2.2 CONSUMER TAKAFUL CONTRACT

Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if You are applying for this plan wholly for purposes unrelated to Your trade, business or profession, You have a duty to take reasonable care not to make any misrepresentation in answering the questions when You apply for this plan. You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of Your contract of Takaful, refusal or reduction of Your claim(s), change of the 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. In addition to answering the questions when You apply for this plan, You are required to disclose any other matter that You know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied. 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 provided when You applied for this plan is inaccurate or has changed.

2.3 GEOGRAPHICAL TERRITORY

All benefits provided in this Certificate are applicable worldwide, twenty-four (24) hours a day.

2.4 MISREPRESENTATION/FRAUD

Takaful coverage to any Person Covered will be void if information provided is untrue in any respect or if any material fact affecting the risk be incorrectly stated or omitted, or if the coverage has been accepted through any misstatement, misrepresentation or suppression, or any fraudulent or exaggerated claim, or any false declaration or statement been made.

2.5 PROOF OF AGE

Proof of age of the Person Covered will be required by Us before any benefit is payable under this Certificate unless this information has been previously verified and confirmed by Us to be correct.

2.6 MISSTATEMENT OF AGE

If at the true age, the Person Covered is not eligible to be covered under this Certificate, his coverage will be treated as void and Our liability will be limited to the refund of the Contribution paid without profit.

2.7 DISTRIBUTION OF SURPLUS / CASH BACK PAYMENT

We will invest and manage the GTF in accordance with the Shariah. Any surplus arising from GTF will be kept in GTF to prepare and provide for any unfavourable claims experience.

For the avoidance of doubt, this plan is not entitled for the cash back payment.

2.8 FREE LOOK PERIOD

If You are not satisfied with Your Certificate for any reason, You may return it to Us within fifteen (15) days from the date of delivery of the Certificate via email. We will cancel the coverage of the Person Covered and refund to You all Contribution paid for Your Certificate.

2.9 CONTRIBUTION AND GRACE PERIOD

The Contribution rates are not guaranteed. We may revise the Contribution rates in the future in the event of adverse claims experience. The rates revision will apply to all Person Covered regardless of their claims experience. If there is any rate revision, You will be notified by Us at least sixty (60) days before it takes effect. The revised Contribution rates will only apply at the next Period of Takaful.

You must pay Contribution within thirty (30) days Grace Period from each of the Contribution due dates. Your Contribution will be deducted on a monthly basis from the card account that you have authorised. If Your Contribution remains unpaid after the Grace Period, Your Certificate will lapse without having any further Takaful cover, benefit or value.

2.10 NOTICE

Any correspondence, notice, request, instruction required by Us must be in writing, whether by written notice or via electronic means.

2.11 CANCELLATION OF THIS CERTIFICATE

This Certificate either in its entirety or in respect of any Person Covered may be cancelled by Us at any time by giving fourteen (14) days' notice to Your last known address provided that such cancellation shall be without prejudice to the rights in respect of prior injury to any Person Covered. Likewise, You may cancel this Certificate at anytime by giving Us fourteen (14) days' notice. Under such circumstances, there is no refund of any contribution to You as the coverage under this Certificate will be terminated on the next Contribution due date.

2.12 NOMINATION

2.12.1 You may nominate any natural person to receive benefits payable in the event of death of the Person Covered, either as an executor or as a beneficiary under a conditional Hibah.

2.12.2 You may from time to time revoke any such nomination and/or to name another nominee(s) with notification duly received and registered by Us.

2.12.3 If You have nominated more than one nominee, the benefits payable, if any, shall be paid to the surviving nominees at the time of the Person Covered's death in equal shares unless otherwise specified by You; and such payment shall be deemed as a valid discharge of Our liability with respect to the Person Covered under this Certificate.

2.12.4 Upon death of any nominee after the Person Covered's death but prior to any payment of the benefits, We shall pay the benefits to:

- (i) Your estate if the nominee is an executor; or
- (ii) the estate of the deceased nominee if the nominee is a beneficiary under conditional Hibah.

2.12.5 If there is no effective nomination in force upon the death of the Person Covered, the benefits payable may be paid to Your lawful executor or administrator estate. If there is no lawful executor or administrator estate at the time of payment of the benefits, We may pay to a proper claimant up to the maximum amount allowable under the Laws of Malaysia, and the balance, if any, will be paid to the person named as Your lawful executor or administrator estate in accordance with the court order received by Us subsequently.

2.13 ALTERATIONS

We reserve the right to vary the terms and provisions of this Certificate on any Period of Takaful. No changes to this Certificate will be valid unless approved, endorsed and signed by Our authorised officer.

2.14 INCONTESTABILITY

We will not dispute the validity of any claim under this Certificate after one (1) year from the Effective Date of the first Period of Takaful, unless there is fraud.

2.15 CLAIMS NOTIFICATION, PROCEDURE AND SETTLEMENT

2.15.1 Written notice of any event likely to give rise to a claim should be submitted to Us as soon as reasonably possible and in any case not later than fourteen (14) days of the Accident causing such injury or loss.

2.15.2 You shall procure and act upon medical or surgical advice as soon as practicable.

2.15.3 The Person Covered may be required, at Our expense to undergo further medical examination.

2.15.4 We will only pay the benefits if any medical certificates and other evidence which We may require are provided on request at Your expenses.

2.15.5 We shall deduct any amount owed to Us including the unpaid contribution due for the current Period of Takaful before making any benefit payment. Such payment, if any, will be payable to the named nominee according to the terms and conditions of this Certificate.

2.15.6 We reserve the right to repudiate a claim where We are not satisfied with the evidence available to validate either:

- (i) Identity of the Person Covered; or
- (ii) The circumstance of the loss.

2.15.7 In the event of Accidental Bodily Injury resulting in death, We shall be entitled to have a post-mortem examination at Our expenses.

2.16 DISAPPEARANCE

Upon Our satisfaction to the disappearance of the Person Covered and sufficient evidence is produced which leads to Us to the inevitable presumption that the Person Covered has sustained Accidental Bodily Injury which has resulted in death, We will pay the claims accordingly.

If however, at any time after We have paid the benefits and the Person Covered is subsequently found to be living, payment of the said benefits must be refunded to Us.

2.17 TERMINATION OF THE COVERAGE

The coverage on any Person Covered under this Certificate will automatically terminate when any one (1) of the following events occurs:

2.17.1 upon cancellation of coverage as provided under clause "CANCELLATION OF THIS CERTIFICATE" above; or

2.17.2 upon Your death; or

2.17.3 upon claim admission of Your Accidental TPD; or

2.17.4 when You attain the age of seventy-five (75) years next birthday on any renewal of the Period of Takaful; or

2.17.5 Upon non-payment of Contribution after the grace period.

In addition, the coverage for Your Spouse will be terminated automatically when he/she attains the age seventy-five (75) years next birthday on any renewal of the Period of Takaful or upon the admission of claim on Accidental Death or TPD of Your Spouse, whichever is earlier. The coverage for Your Child will be terminated automatically when he/she attains the age of nineteen (19) or twenty-four (24) years next birthday on any renewal of Period of Takaful if he is a full-time student at a recognised educational institution and is not gainfully employed; or upon the admission of claim on Accidental Death or TPD of Your Child, whichever is earlier.

Any Contribution paid or accepted after the termination of this Certificate or the termination of the coverage on any Person Covered will not create any liability but We will refund such Contribution without profit.

2.18 ARBITRATION

All differences arising out of this Certificate shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required to do so by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meeting and the making of an Award shall be a condition precedent to any right of action against Us.

If We shall disclaim liability to You for any claim hereunder and such claim shall not within twelve (12) months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim for all intents and purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

2.19 RETAKAFUL

We have the discretion to secure adequate retakaful (reinsurance) from any source We consider fit for the Person Covered's benefit.

2.20 PERSONAL DATA PROTECTION ACT 2010

You may make inquiries or request for access to or correction of Your Personal Data or limit the processing of Your Personal Data at any time by submitting such inquiry or request to Us via email to csu@takaful-malaysia.com.my. We will retain Your personal information only for as long as necessary to fulfill the purpose for which it was collected or to comply with legal, regulatory or internal policy requirements.

You have expressly acknowledged and consent to Your Personal Data to be stored, processed and disclosed by Us for the purposes and in accordance with Our Privacy Notice as published in Our website.

2.21 SANCTIONS EXCLUSION CLAUSE

We shall not be deemed to provide cover nor be liable to pay any claim or any benefit as contained in this Certificate to the extent that the provision of such cover, payment of such claim or such benefit would expose Us to:

2.21.1 any sanction, prohibition or restriction under United Nations resolutions; or

2.21.2 the trade or economic sanctions, laws or regulations of the:

2.21.2.1 European Union; or

2.21.2.2 United Kingdom; or

2.21.2.3 United States of America; or any of the states of the above countries; or

2.21.3 any other locally applicable laws or regulations.

2.22 APPLICABLE LAW

This Certificate, and all rights, obligations and liabilities arising under this Certificate, shall be construed, determined and enforced in accordance with the Laws of Malaysia.

3. BENEFITS

While this Certificate is in force, and subject to its terms and conditions, We will provide some or all of the covered benefits as stipulated under sections 3.1 to 3.2 below on which the selected coverage will be stated in the e-Schedule up to the benefit limits of the selected plan:

3.1 BASIC BENEFITS

3.1.1 ACCIDENTAL DEATH BENEFIT

Upon receipt and approval of due proof on the death of the Person Covered as a result of an Accident, We will pay the Sum Covered on Accidental Death Benefit in one lump sum.

Provided that:

3.1.1.1 Death of the Person Covered must be incurred within one hundred and eighty (180) days from the date of the Accident; and

3.1.1.2 Upon the full payment of the revised amount of Sum Covered on Accidental Death Benefit, the Individual Certificate will be terminated automatically.

3.1.1.3 We receive the notification of death accompanied by the documentary evidence of death.

3.1.2 ACCIDENTAL TOTAL AND PERMANENT DISABILITY BENEFIT

We will pay the Sum Covered on Accidental Total and Permanent Disability Benefit in one lump sum in the event of the Person Covered sustains Accidental Bodily Injury due to an Accident which results in Total and Permanent Disability within one hundred and eighty (180) days from the date of the accident.

3.1.3 ADDITIONAL ACCIDENTAL DEATH AND TOTAL AND PERMANENT DISABILITY DUE TO TRAFFIC ACCIDENT BENEFIT

We will pay the Sum Covered on Additional Accidental Death and Total and Permanent Disability due to Traffic Accident Benefit in one lump sum in the event of the Person Covered sustains Accidental Bodily Injury during Traffic Accident and results in death or Total and Permanent Disability within one hundred and eighty (180) days from the date of Accident; subject to the following conditions:

3.1.3.1 Death or Total and Permanent Disability occurring while the Person Covered is engaged in loading or unloading the transport vehicle, engaged in the process of installing, repairing, checking and/or maintaining the transport vehicle are not covered.

3.1.3.2 For the land transport vehicles, covered only if the Person Covered met the Traffic Accident while travelling in the involved transport vehicle as a driver for which a valid driving license is required or passenger. For transport vehicles other than land transport vehicles, covered only if the Person Covered met the Traffic Accident while travelling in the involved transport vehicle as a fare-paying passenger.

3.2 ADD-ON BENEFITS (APPLICABLE ONLY IF SELECTED)

3.2.1 ACCIDENTAL MAJOR SURGERY BENEFIT

We will pay the Sum Covered on Accidental Major Surgery Benefit if the Person Covered is hospitalised for a minimum period of forty-eight (48) hours due to Accident for undergoing any one of the listed major surgeries below upon recommendation by a Medical Practitioner, subject to maximum one lump sum payment per Period of Takaful.

The listed major surgeries are:

- (i) Transplantation of a Major Organ i.e. liver, kidney, lung, stomach, liver or heart (recipient)
- (ii) Hip or knee joint replacement surgery
- (iii) Craniotomy
- (iv) Open abdominal surgery
- (v) Open thoracic surgery
- (vi) Facial reconstruction
- (vii) Skin graft for burn accident

For surgery iii, iv and v, the surgery has to be performed by a qualified Medical Practitioner within three (3) days from the date of the Accident. For surgery i, ii, vi and vii, the surgery has to be performed by a qualified Medical Practitioner within one hundred and eighty (180) days from the date of the Accident.

Regardless of the number of major surgeries occurring in an accident, not more than one Accidental Major Surgery Benefit shall be payable per Accident.

3.2.2 ACCIDENTAL DAILY HOSPITAL INCOME BENEFIT

We will pay the daily benefit if the Person Covered is hospitalised due to Accident up to a maximum of thirty (30) days per Accident.

3.2.3 ACCIDENTAL POST HOSPITAL RECOVERY CASH BENEFIT

We will pay the Sum Covered on Accidental Post Hospital Recovery Cash Benefit in one lump sum in the event that the Person Covered is hospitalised for at least seven (7) days consecutively due to Accident, and follow-up treatment or consultation is done at any registered medical institution within thirty (30) days of Hospital discharge and on the recommendation of Medical Practitioner, subject to a maximum of three (3) Accidents per Period of Takaful.

3.2.4 ACCIDENTAL MEDICAL REIMBURSEMENT BENEFIT

We will reimburse the Person Covered if the medical expense incurred at a registered medical institution due to Accident within thirty (30) days from the date of the Accident up to the Sum Covered on Accidental Medical Reimbursement Benefit.

4. EXCLUSIONS

We shall not pay for any consequence whatsoever which is the direct or indirect result of any of the following: -

- 4.1 Pre-existing physical or mental defect or infirmity.
- 4.2 Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereof.
- 4.3 Illness, disease, bacterial or viral infections even if contracted accidentally.
- 4.4 Effect or influence of drugs or alcohol.
- 4.5 Sexually transmitted infections, human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity deficiency syndrome (AIDS) or any mutant derivatives or variations of this however they are caused.
- 4.6 Pregnancy, childbirth, abortion, miscarriage or all complications or death arising from these conditions.
- 4.7 Provoked murder or assault.
- 4.8 While committing or attempting to commit any unlawful or criminal act, participation in, attempt at, or acting as an accessory to, any crime which involves deliberate criminal intent or action.
- 4.9 While travelling in an aircraft, shipping vessel or railway vehicle as a member of the crew, except only as a fare-paying passenger in an aircraft, shipping vessel or railway vehicle licensed for passenger service.
- 4.10 Whilst participating in professional sports and/or hazardous activities including but not limited to hunting, mountaineering, ice-hockey, polo playing, steeple chasing, winter sports, yachting, caving, potholing, white-water rafting, sky diving, cliff diving, bungee jumping, water-ski jumping, under-water activities involving the use of breathing apparatus, martial arts or boxing, aerial activities such as parachuting, paragliding and hand-gliding or participation in any form of race or competition other than on foot.
- 4.11 Individuals such as despatch riders, pilots, aviation crews, firemen, fishermen, stevedores, building demolition workers, divers, jockeys, logging workers, miners, marine salvage crew, individuals directly involved in making or handling explosives, personnel in the armed forces, tree fellers, window cleaners of high-rise buildings and other hazardous and dangerous occupations during the course of their work or whilst on duty.
- 4.12 Whilst using machinery driven by mechanical power as a tool of trade.
- 4.13 Nuclear energy or radioactivity of any kind including but not limited to ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or nuclear weapons material.
- 4.14 War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising, when the Person Covered is taking part therein.
- 4.15 An Act of Terrorism solely resulting from the utilization of nuclear, chemical or biological weapons, devices or substances as a means of force, violence or mass destruction or howsoever distributed or combined, when the Person Covered is taking part therein.
- 4.16 Cosmetic (aesthetic) or plastic surgery or treatment, or any treatment which relates to except medically necessary facial reconstructive surgery carried out to restore function or appearance after an accident.

COMPLAINT PROCEDURES

We believe You deserve a courteous, fair and prompt service. If there is any circumstance when Our service does not meet Your expectations, please contact Us using the appropriate contact details below and provide the Certificate Number/Claim Number and Person Covered's Name:

1. **Firstly, with the department or person You dealt with Us on how You would like the problem to be solved.**

2. **Secondly, if the problem is not solved to Your satisfaction, then make a formal written complaint to:**

Customer Service Unit (CSU)

Syarikat Takaful Malaysia Am Berhad,
Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
P.O. Box 11483,
50746 Kuala Lumpur.
Tel: 1-300 88 252 385
Fax: 603 - 2274 0237
E-mail: csu@takaful-malaysia.com.my
Website: takaful-malaysia.com.my

3. **Thirdly, if You are not satisfied with Our decision, You can refer the matter to Ombudsman for Financial Services or BANK NEGARA MALAYSIA through BNMTELELINK or BNMLINK, at the following addresses:**

Ombudsman for Financial Services

(Formerly known as Financial Mediation Bureau)
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
Tel: 03 - 2272 2811
Fax: 03 - 22721577
Email : enquiry@ofs.org.my
Website: www.ofs.org.my

BNMTELELINK OR BNMLINK

Ground Floor, Blok D, Bank Negara Malaysia
Jalan Dato' Onn,
50480 Kuala Lumpur.
Tel: 1-300-88-5465 (LINK)
Fax: 03-2174 1515
Email: bnmtelelink@bnm.gov.my
Website: www.insuranceinfo.com.my