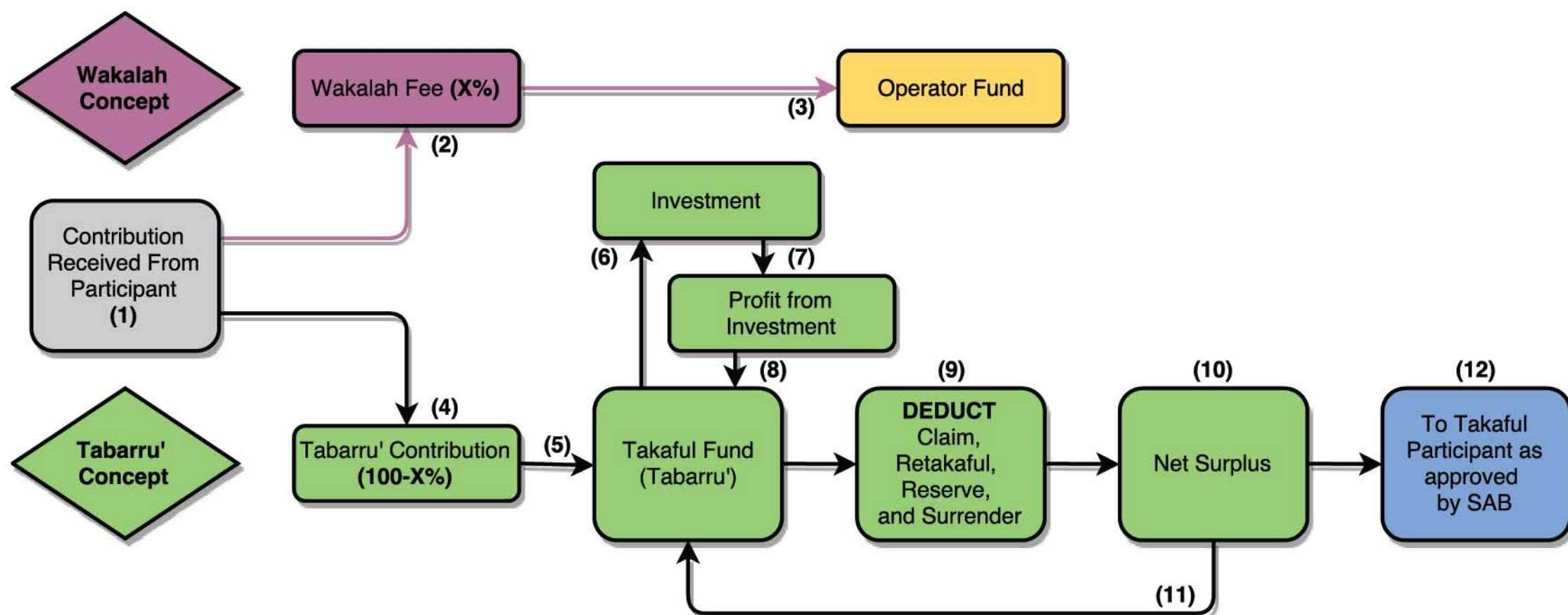
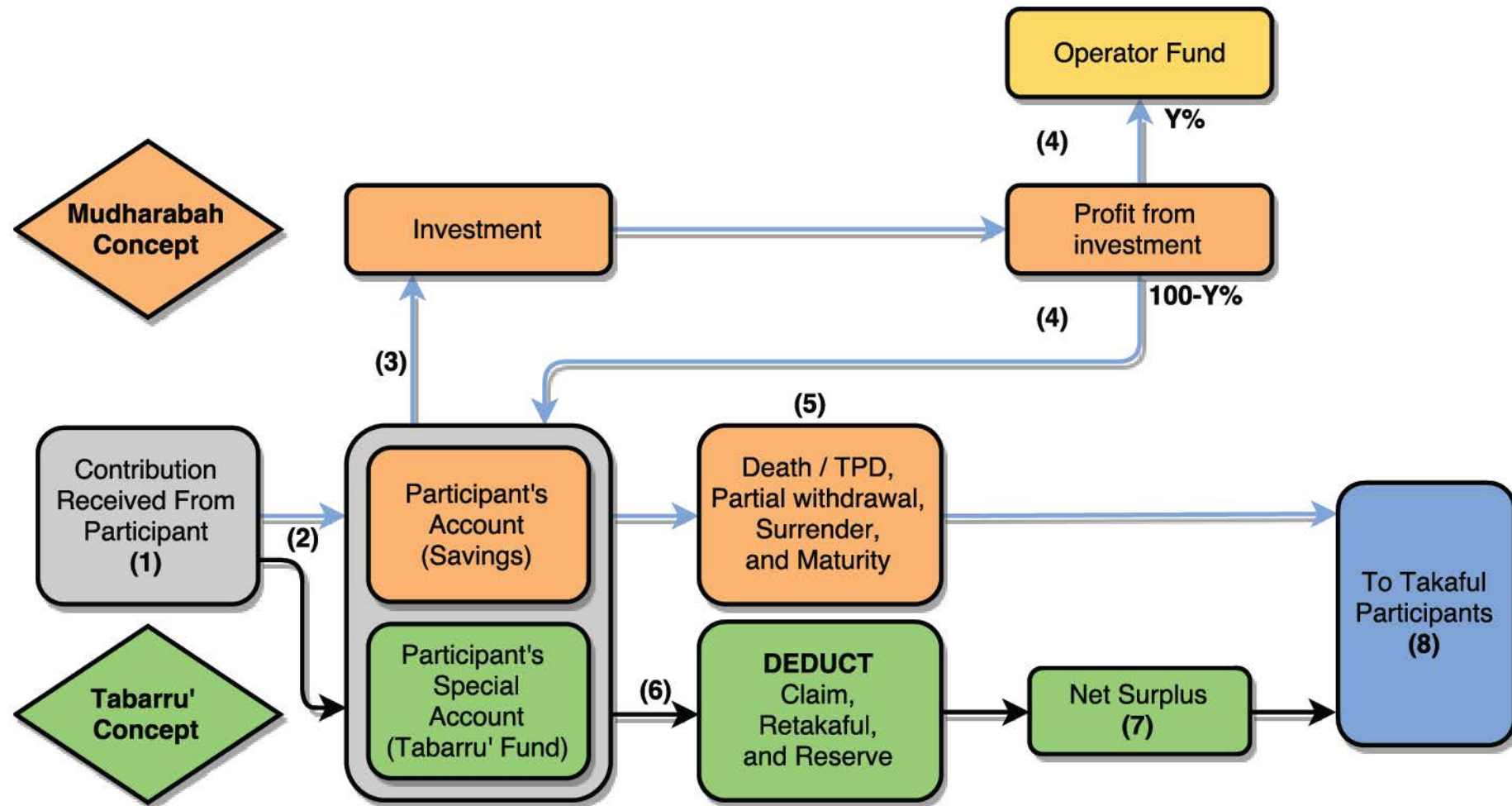


Tabarru' & Wakalah (Protection Products Only)



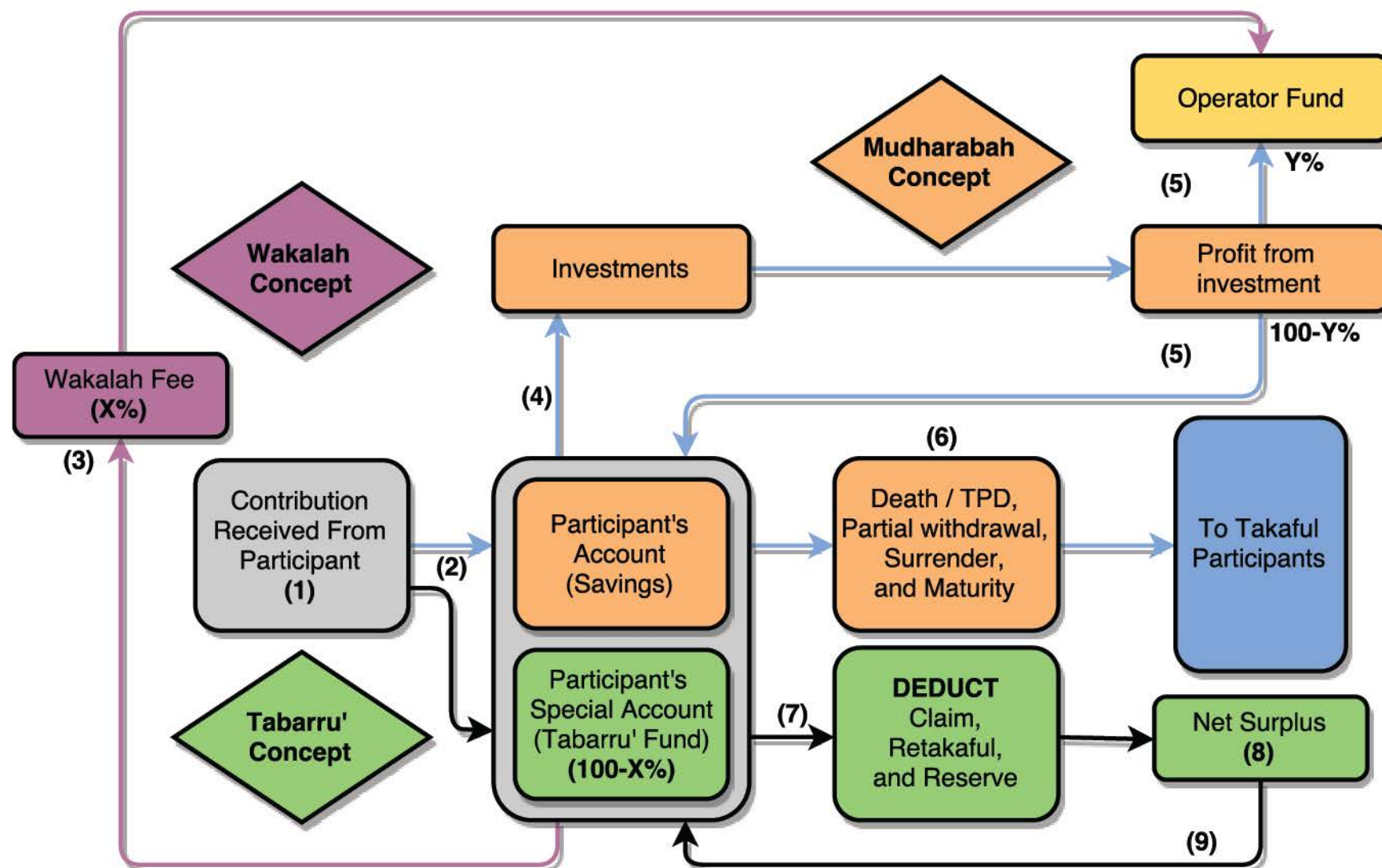
1. Takaful Contribution received from the Participant upon agreement of participation on the takaful product and acceptance of the complete proposal form.
2. A Wakalah Fee of X% is taken from the Takaful Contribution as a fee for Takaful Brunei acting on behalf of participant being a Wakeel (agent) to manage the Takaful/Tabarru' Fund
3. The Wakalah Fee of X% shall be credited into Takaful Brunei's Operator Fund to cover the expenses in administering, managing, investing in Shariah Compliance investments and distributing the claims to the eligible participants.
4. While the remaining 100%-X% of the Takaful Contribution received will be donated or contributed to the Takaful/Tabarru' Fund as Tabarru` to help the eligible participants in this certificate.
5. The Tabarru` Contribution shall be credited into the Takaful/Tabarru' Fund and to be used for paying the takaful benefits in the event of claim subject to terms and conditions of the takaful certificate.
6. In order to expand, grow and has a sustainable and sufficient Takaful/Tabarru Fund to pay participant's claim in the future, Takaful Brunei shall invest the fund in the Shariah Compliant investments as approved by Takaful Brunei's Shariah Advisory Body (SAB).
7. 100% of the investment profit (without Takaful Brunei sharing the investment profit).
8. The said investments profit of 100% shall be credited back to the Takaful/Tabarru' Fund.
9. Claim payment, Retakaful expenses, Claim reserve and Certificate Surrender are the operational process and expenses borne by the Takaful/Tabarru' Fund.
10. All the expenses mentioned in item 9 above are deducted from the Takaful/Tabarru' Fund to determine the net surplus (if any) of the fund.
11. Participant who does not renew or has incurred claim or received benefit, the net surplus will not distributed to them and shall be credited back as tabarru` to the Takaful/Tabarru' Fund; and
12. The net surplus from the Takaful/Tabarru' Fund, if any, shall be distributed to the takaful Participants as hibah (Gift) in a manner deemed fit by Takaful Brunei, following the guidelines and approval by SAB, which is to be distributed only to Participants upon renewal of their takaful certificate with Takaful Brunei provided that they have not incurred any claim and/or received any benefits under their takaful certificate whilst it is in force. It is an incentive to the active participants.

Mudharabah & Tabarru' (For Savings Product)



1. Takaful Contribution received from the Participant upon agreement of participation on the takaful product and acceptance of the complete proposal form.
2. Big portion of the Takaful Contribution received from the participant shall be split into the participant's account (PA) as their savings, while the remaining of the Takaful Contribution received shall be donated or contributed to the Takaful/Tabarru' Fund as Tabarru' which is known as Participant's Special Account (PSA) to help the eligible participants in this certificate.
3. In order to expand and grow the PA, Takaful Brunei as a mudharib (investor) shall invest the participant's savings. On top of that, in order for PSA to have a more sustainable and sufficient fund to pay participant's claim in the future, Takaful Brunei shall also invest the fund. The investments have to be Shariah Compliant investments as approved by Takaful Brunei's Shariah Advisory Body (SAB).
4. The profit or return gained from the Shariah compliant investment shall be shared between Takaful Brunei's Operator Fund (Y%) and the participant (100-Y%) as per agreed ratio.
5. In the event of death/permanent total disability, partial withdrawal of the participant's savings, surrender the takaful certificate and maturity of the certificate, the participant shall received their PA plus its profit of investment.
6. Claim payment, Retakaful expenses and Claim reserve are the operational process and expenses borne by the PSA.
7. All the expenses mentioned in item 6 above are deducted from the PSA to determine the net surplus (if any) of the fund.
8. The net surplus from the PSA, if any, shall be distributed to the takaful Participants in a manner deemed fit by Takaful Brunei, provided that they have not incurred any claim and/or received any benefits under their takaful certificate whilst it is in force.

Mudharabah, Tabarru' & Wakalah (Hybrid) (For Nur Savings Product)



1. Takaful Contribution received from the Participant upon agreement of participation on the takaful product and acceptance of the complete proposal form.
2. Big portion of the Takaful Contribution received from the participant shall be split into the participant's account (PA) as their savings, while the remaining of the Takaful Contribution received shall be donated or contributed to the Takaful/Tabarru' Fund as Tabarru' which is known as Participant's Special Account (PSA) to help the eligible participants in this certificate.
3. A Wakalah Fee of $x\%$ is taken from the PSA ($100-X\%$) as a fee for Takaful Brunei acting on behalf of participant being a Wakeel (agent) to manage the PSA.
4. In order to expand and grow the PA, Takaful Brunei as a mudharib (investor) shall invest the participant's savings. On top of that, in order for PSA to have a more sustainable and sufficient fund to pay participant's claim in the future, Takaful Brunei shall also invest the fund. The investments have to be Shariah Compliant investments as approved by Takaful Brunei's Shariah Advisory Body (SAB).
5. The profit or return gained from the Shariah compliant investment shall be shared between Takaful Brunei's Operator Fund ($Y\%$) and the participant ($100-Y\%$) as per agreed ratio.
6. In the event of death/permanent total disability, partial withdrawal of the participant's savings, surrender the takaful certificate and maturity of the certificate, the participant shall received their PA plus its profit of investment.
7. Claim payment, Retakaful expenses and Claim reserve are the operational process and expenses borne by the PSA.
8. All the expenses mentioned in item 7 above are deducted from the PSA to determine the net surplus (if any) of the fund.
9. The net surplus from the PSA, if any, shall be credited back to the PSA in order to expand, grow and has a sustainable and sufficient to pay participant's claim in the future.