

Takaful Brunei Keluarga Directory

Head Office

Unit 1 & 2, Kompleks Seri Kiulap, Kg. Kiulap
Gadong, Bandar Seri Begawan BE1518

Tel: +673 223 1100

Fax: +673 223 7045

BIBD At-Tamwil

Unit 1, Bangunan Ibu Pejabat Persekutuan
Pengakap NBD
Kompleks Pengakap, Jalan Gadong BE4119
Tel/Fax: +673 242 4494

Delima

Unit A1, Bangunan Desa Delima, Simpang 44
Kg. Pancha Delima, Jalan Muara BB4513
Tel: +673 223 1687/1654
Fax: +673 223 1671

Tutong

Unit 16 & 17, 1st Floor, OG Complex
Kg. Petani, Tutong, TA1411
Tel: +673 422 2875
Fax: +673 426 1194

Kuala Belait

Ground Floor, Plaza Sutera Biru
Jalan Sungai, Kuala Belait KA2331
Tel: +673 334 1083/4
Fax: +673 334 1082

Department of Labour

Ministry of Home Affairs
Bandar Seri Begawan, BB3910
Tel: +673 238 1461

TBK Claims Department

Tel: +673 223 1100 ext. 501/2
Fax: +673 223 7045
Mobile: +673 873 4885

TBK Call Centre

+673 223 1100

Takaful Persaraan

Takaful Retirement



PERLINDUNGAN & SIMPANAN | PROTECTION & SAVINGS



Bersediakah Awda Untuk Persaraan?
How Prepared Are You For Retirement?

How to Participate

Complete the Proposal & Declaration Form which you can obtain from any nearby Takaful branch.

Payment Mode

You can elect to pay your Takaful contribution through:

- i Standing Instruction with BIBD
- ii By Cash
- iii Credit Card
- iv Debit Card
- v BIBD Online Payment



Apa erti Takaful?

Sekumpulan peserta yang bersetuju untuk sama-sama menyumbang di dalam satu tabung bagi membantu sesama mereka yang ditimpa musibah sepetimana sistem A'qilah yang dipraktikkan di zaman Rasulullah S.A.W.

“Dan hendaklah kamu bertolong-tolongan untuk membuat kebaikan dan bertaqwa, dan janganlah kamu bertolong-tolongan pada melakukan dosa (maksiat) dan pencerobohan.” (Al-Maidah: 2)

Takaful juga adalah satu saluran yang membolehkan individu berikhtiar untuk **saling bantu membantu bagi menghadapi dan berkongsi risiko serta menyediakan manfaat bagi mengurangkan beban kewangan sesama mereka.**



Takaful Persaraan

Tujuan

- Menabung secara sistematis untuk mewujudkan dana jangka panjang sebagai bekalan keluarga tersayang bagi menghadapi masa depan jika ditakdirkan peserta meninggal dunia atau mengalami Keilatan Kekal Seluruh Tubuh Badan.
- Memperolehi kembali bahagian simpanan yang terkumpul beserta keuntungan dan lebihan (jika ada) jika peserta masih hidup ketika sijil matang sebagai bekalan persaraan.

Kelayakan

Pelan ini boleh disertai oleh setiap individu yang berumur lapan belas (18) tahun ke atas pada hari jadi akan datang dan sijil hendaklah matang sebelum mencapai umur enam puluh lima (65) tahun.

Tempoh Penyertaan

Tempoh penyertaan pelan ini bermula pada tarikh pembayaran ansuran caruman takaful yang pertama dan akan matang pada tarikh persaraan.

Skop Perlindungan

- Skop perlindungan utama bagi pelan ini adalah kematian dan keilatan kekal seluruh badan.
- Perlindungan tambahan bolehlah dilaratkan kepada kematian dan keilatan kekal seluruh badan disebabkan oleh kemalangan.

Scope of Cover

- Basic cover for this plan is death and total permanent disability.
- Additional cover can be extended to death and total permanent disability caused by accidents.

Takaful Contribution

- Takaful Retirement installment is a percentage from the monthly salary. For example 5 percent.
- Minimum Takaful Retirement installment is as low as \$15 per month.

Contribution Management

- A big portion of the contribution will be paid into the Participant's Account for savings and investments.
- The balance will be paid into Special Participant's Account as tabarru' (donation).

Tabarru' Percentages

Tabarru' percentages are as follows:

Age	Tenure Maturity (Years)							
	0-5 D+TPD	6-10 D+TPD	11-15 D+TPD	16-20 D+TPD	21-25 D+TPD	26-30 D+TPD	31-35 D+TPD	36-40 D+TPD
18-25	1.1%	2.2%	3.9%	5.5%	6.1%	8.3%	10.5%	13.8%
26-30	1.1%	2.2%	3.9%	5.5%	7.2%	9.9%	13.8%	
31-35	1.1%	2.8%	5.0%	7.2%	9.9%	13.8%		
36-40	1.3%	3.9%	6.6%	9.9%	13.8%			
41-45	2.1%	5.5%	9.4%	13.8%				
46-50	3.2%	7.7%	13.8%					
51-55	5.1%	13.8%						
56-above	7.6%							

D+TPD = Death + Total Permanent Disability



Takaful Retirement

Objectives

- Saving systematically to generate a long term fund that will become the family's source of income in future in the event of participant's death or permanent disability.
- Getting back the savings portion including profits and surplus (if any) and if the participant is still alive upon maturity of certificate, as retirement income.

Eligibility

This plan is open for individuals aged next birthday eighteen (18) and above, and the certificate must mature before the age of sixty five (65) years.

Participation Period

Participation period will start from the date of the first Takaful installment contribution payment and will mature at retirement date.

Ansuran Caruman Takaful

- Ansuran caruman Takaful Persaraan adalah peratus dari gaji bulanan. Sebagai contoh 5 peratus.
- Ansuran caruman Takaful Persaraan adalah serendah B\$15 sebulan.

Cara Pengendalian

- Sebahagian besar caruman akan dimasukkan ke dalam Akaun Peserta untuk simpanan dan pelaburan.
- Bakinya dimasukkan ke dalam Akaun Khas Peserta sebagai tabarru' (derma).

Peratus Tabarru'

Peratus tabarru' adalah seperti berikut:

Umur	Tempoh Matang (Tahun)							
	0-5	6-10	11-15	16-20	21-25	26-30	31-35	36-40
K+KKS	K+KKS	K+KKS	K+KKS	K+KKS	K+KKS	K+KKS	K+KKS	K+KKS
18-25	1.1%	2.2%	3.9%	5.5%	6.1%	8.3%	10.5%	13.8%
26-30	1.1%	2.2%	3.9%	5.5%	7.2%	9.9%		
31-35	1.1%	2.8%	5.0%	7.2%	9.9%	13.8%		
36-40	1.3%	3.9%	6.6%	9.9%	13.8%			
41-45	2.1%	5.5%	9.4%	13.8%				
46-50	3.2%	7.7%	13.8%					
51-55	5.1%	13.8%						
56-keatas	7.6%							

K+KKS = Kematian + Keilatan Kekal Seluruh Tubuh Badan

Cara Penyertaan

Isikan Borang Cadangan dan Akuan yang boleh diperolehi di mana-mana cawangan Takaful yang berdekatan dengan awda.

Cara Pembayaran

Awda boleh memilih untuk membayar sumbangan Takaful awda melalui:

- i Arahan Tetap BIBD
- ii Secara Tunai
- iii Kad Kredit
- iv Kad Debit
- v Pembayaran Online BIBD

Peratus Tabarru'

Peratus tabarru' adalah seperti berikut:

Umur	Tempoh Matang (Tahun)							
	10		15		20		25	
	K	K+KKS	K	K+KKS	K	K+KKS	K	K+KKS
18-25	2.0%	2.2%	3.5%	3.9%	5.0%	5.5%	5.5%	6.1%
26-30	2.0%	2.2%	3.5%	3.9%	5.0%	5.5%	6.5%	7.2%
31-35	2.5%	2.8%	4.5%	5.0%	6.5%	7.2%	9.0%	9.9%
36-40	3.5%	3.9%	6.0%	6.6%	9.0%	9.9%	12.5%	13.8%
41-45	5.0%	5.5%	8.5%	9.4%	12.5%	13.8%		
46-50	7.0%	7.7%	12.5%	13.8%				
51-55	12.5%	13.8%						

Umur	Tempoh Matang (Tahun)					
	30		35		40	
	K	K+KKS	K	K+KKS	K	K+KKS
18-25	7.5%	8.3%	9.5%	10.5%	12.5%	13.8%
26-30	9.0%	9.9%	12.5%	13.8%		
31-35	12.5%	13.8%				

K = Kematian

K+KKS = Kematian + Keilatan Kekal Seluruh Tubuh Badan

Cara Penyertaan

Isikan Borang Cadangan dan Akuan yang boleh diperolehi di mana-mana cawangan Takaful yang berdekatan dengan awda. Namakan anak awda yang akan menerima manfaat dalam Borang Akuan Hibah.



What is the meaning of Takaful?

A pact among a group of participants who agree to contribute to a fund to assist each other in the event of misfortune similar to the A'qilah system which was practised during the time of the Prophet Muhammad P.B.U.H.

"Help one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression." (Al-Maidah: 2)

Takaful is also a channel that allows individuals to take the initiative to **help one another to face and share risks together while providing benefits to ease financial burden between them.**