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

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 Amal Jariah

Amal Jariah Takaful

TBK
Takaful Operator

PERLINDUNGAN & SIMPANAN | PROTECTION & SAVINGS

Melakukan Perubahan Dalam Kehidupan Orang Lain
Make a Difference in Another Person's Life

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Takaful Benefits Payable to Waqaf Recipients

When Surrender Occurs	The Waqaf Recipients will receive the saving from Participant Account including profit (if any) after deducting service charge.
When Death Occurs	The Waqaf Recipients will receive the saving from Participant Account including profit (if any) and Takaful benefit from Participant Special Account.
When Maturity Occurs	The Waqaf Recipients will receive the saving from Participant Account including profit and underwriting surplus (if any).

Waqaf Recipients

Participant may select the Waqaf recipients to institutions/bodies/centre/funds as per listed below:

- Bahagian Waqaf dan Baitul Mal, Majlis Ugama Islam Brunei
- Mosques in Negara Brunei Darussalam
- Pengiran Muda Mahkota Al-Muhtadee Billah Fund for Orphans
- Persatuan KACA (The Special Children Association)
- Pusat Ehsan Al-Ameerah Al-Hajjah Mariam
- Society for the Management of Autism Related issues in Training, Education and Resources (SMARTER)
- Tabung Dana bagi Pembinaan Masjid Negara Brunei Darussalam
- Yayasan Kanser Kanak-Kanak (YASKA)
- Paraplegic and Physically Disabled Association (PAPDA)
- Learning Ladders Society (LLS)

* In selecting the institutions listed above, participant also has the right to determine the percentage of the waqaf.

How to Participate

Please complete the Proposal and Declaration Form which can be obtained from any nearby TBK branches.

Payment Mode

You may select to pay your Takaful instalment contribution payment through:

- Standing Instruction with BIBD
- Cash term
- Credit Card
- Debit Card
- 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 sepertimana sistem 'Aqilah yang dipraktikkan di zaman Rasulullah S.A.W.

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

Takaful juga adalah salah 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 Amal Jariah

Islam menggalakkan umatnya agar melakukan amal jariah melalui kaedah waqaf.

Dalil Al-Quran dan Hadith

Firman Allah Subhanahu Wa Ta'ala dalam surah Ali Imran ayat 92 yang tafsirannya:

"Kamu tidak sekali-kali akan dapat mencapai (hakikat) kebajikan dan kebaktian (yang sempurna) sebelum kamu dermakan sebahagian daripada apa yang kamu sayangi. Dan sesuatu apa jua yang kamu dermakan maka sesungguhnya Allah Maha Mengetahuinya."

Hadith yang diriwayatkan oleh Abu Hurairah r.a., Rasulullah Sallallahu 'Alaihi Wasallam bersabda:

"Apabila mati seseorang itu maka terputuslah amalannya, kecuali tiga perkara: sedekah jariah, ilmu yang bermanfaat dan anak soleh yang mendoakan untuknya." (Hadith Riwayat Imam Muslim)

Ganjaran

Melalui petikan ayat Al-Quran dan hadith yang tersebut di atas, dapat dijelaskan bahawa:

- Amalan seorang umat Islam akan terus berpanjangan melalui amal jariahnya sekalipun ditakdirkan dia meninggal dunia terlebih dahulu.
- Dengan mengikut kemampuan seseorang, amalan kebajikan seperti ini adalah amat besar ganjarannya di dunia dan akhirat.

Introduction

Takaful Amal Jariah enables participant to plan their financial systematically for waqaf even though in the event of untimely death.

Objectives

- To assist certain institutions and help groups of unfortunate and needy.
- As an encouragement for Muslims to do continuous righteous deeds.

Eligibility

This plan is open for Muslim individuals aged between 18 to 60 years old.

Participation Period

Participation period will start from the date of the first Takaful instalment contribution payment for a period of 5 years.

Scope of Cover

The scope of cover for this plan is for death only.

Takaful Instalment Contribution

The amount of waqaf for the participant to choose is as follows:

Amount of Waqaf (BND)	Monthly Instalment (BND)
BND$600	BND$10
BND$1,500	BND$25
BND$3,000	BND$50
BND$4,500	BND$75
BND$6,000	BND$100

Contribution Management

The management of the Takaful contribution instalment is based on Al-Mudharabah and Tabarru' concept.

- A big portion of the contribution will be credited into the Participant's Account for investment and waqaf purposes.
- The balance will be credited into Participant's Special Account as tabarru' (donation).

Tabarru' Percentages

Tabarru' Percentages are as follows:

Age Group (Year)	Tabarru' Percentage
18-35	1.00%
36-40	1.20%
41-45	1.90%
46-50	2.90%
51-55	4.60%
56-60	6.70%

Amal Jariah Takaful

Islam encourages its followers to do righteous deeds through waqaf.

Basis from Al-Quran and Hadis

Allah Subhanahu Wa Ta'ala says in Surah Ali 'Imran verse no 92 which means:

"Never shall you attain to true piety unless you spend on others out of what you cherish yourselves; and whatever you spend- verily, God has full knowledge thereof".

A Hadith narrated by Abu Hurairah r.a, said that the Prophet Muhammad Peace Be Upon Him mentioned:

"When a man dies, his deeds come to an end, but three: recurring (continuous) charity, or knowledge (by which people) benefit, or a pious off-spring, who prays for him (for the deceased)." (Imam Muslim)

Rewards

From the excerpts of the Holy Quran and Hadith mentioned above, it clearly explains that:

- A Muslim can get continuous reward through his righteous deeds even if the person passed away.
- Within the financial capability of the person, this kind of righteous deeds have great rewards in the world and hereafter.

Pengenalan

Takaful Amal Jariah membolehkan seseorang peserta merancang program kewangannya untuk berwaqaf sekalipun ditakdirkan dia meninggal dunia terlebih dahulu.

Tujuan

- Untuk membantu institusi yang tertentu dan menolong golongan yang susah.
- Satu langkah menggalakkan seseorang umat Islam melakukan amal jariah yang berterusan.

Kelayakan

Pelan ini boleh disertai oleh setiap individu beragama Islam yang berumur di antara 18 tahun hingga 60 tahun.

Tempoh Penyertaan

Tempoh penyertaan pelan ini bermula pada tarikh pembayaran ansuran caruman takaful yang pertama bagi tempoh 5 tahun.

Skop Perlindungan

Skop perlindungan bagi pelan ini hanya meliputi kematian sahaja.

Ansuran Caruman Takaful

Jumlah yang diwaqafkan yang boleh dipilih oleh peserta adalah seperti berikut:

Jumlah Waqaf (BND)	Ansuran Caruman Bulanan (BND)
BND$600	BND$10
BND$1,500	BND$25
BND$3,000	BND$50
BND$4,500	BND$75
BND$6,000	BND$100

Cara Pengendalian

Pengendalian ansuran caruman Takaful adalah berkonsep Al-Mudharabah dan Tabarru'.

- Sebahagian besar caruman akan dimasukkan ke dalam Akaun Peserta untuk pelaburan dan tabungan waqaf.
- Baki selebihnya dimasukkan ke dalam Akaun Khas Peserta sebagai tabarru' (derma).

Peratus Tabarru'

Peratus Tabarru' adalah seperti berikut:

Kumpulan Umur (Tahun)	Peratus Tabarru'
18-35	1.00%
36-40	1.20%
41-45	1.90%
46-50	2.90%
51-55	4.60%
56-60	6.70%

Manfaat Takaful Dibayar Kepada Penerima Waqaf

Apabila Serahan Berlaku	Penerima Waqaf akan menerima simpanan dari Akaun Peserta termasuk keuntungan (jika ada) selepas ditolak bayaran perkhidmatan.
Apabila Kematian Berlaku	Penerima Waqaf akan menerima simpanan dari Akaun Peserta termasuk keuntungan (jika ada) berserta manfaat takaful dari Akaun Khas Peserta.
Apabila Matang	Penerima Waqaf akan menerima simpanan dari Akaun Peserta termasuk keuntungan dan lebihan bersih keuntungan (jika ada).

Penerima Waqaf

Peserta akan diberikan pilihan untuk mewaqafkan kepada institusi/badan/pusat/dana/tabung disenaraikan di bawah:

- Bahagian Waqaf dan Baitul Mal, Majlis Ugama Islam Brunei
- Masjid-Masjid di Negara Brunei Darussalam
- Dana Pengiran Muda Mahkota Al-Muhtadee Billah untuk Anak-Anak Yatim
- Persatuan KACA
- Pusat Ehsan Al-Ameerah Al-Hajjah Mariam
- Society for the Management of Autism Related issues in Training, Education and Resources (SMARTER)
- Tabung Dana bagi Pembinaan Masjid Negara Brunei Darussalam
- Yayasan Kanser Kanak-Kanak (YASKA)
- Paraplegic and Physically Disabled Association (PAPDA)
- Learning Ladders Society (LLS)

*Dalam pilihan institusi yang diberikan di atas, peserta juga berhak menentukan kadar peratus yang ingin diwaqafkan.

Cara Penyertaan

Sila isikan Borang Cadangan dan Akuan yang boleh diperolehi di mana-mana cawangan TBK yang berdekatan.

Cara Pembayaran

Awda boleh memilih untuk membayar ansuran caruman takaful awda melalui:

- Arahan tetap BIBD
- Secara tunai
- Kad Kredit
- Kad Debit
- Pembayaran Online BIBD.

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 'Aqilah 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.**