

<p style="text-align: center;">PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to take up the <i>Product</i>. Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms).</p>	<p style="text-align: center;">TAKAFUL BRUNEI KELUARGA SDN BHD</p>								
	<p style="text-align: center;">TAKAFUL NUR SAVINGS</p>								
	<p style="text-align: center;">Date: 01/12/2020</p>								
<p>1. What is this product about?</p> <p>Takaful Nur Savings is an affordable savings plan that allows you to generate financial future and ensure your loved ones are protected.</p>									
<p>2. What are the Shariah concept applicable?</p> <p>Tabarru' – Donation or Takaful contribution that will be donated into a fund (Participant's Risk Fund/Takaful Fund) to help other Participants in the event of misfortune.</p> <p>Al-Wakalah – The participant agrees to appoint the Company as <i>wakeel</i> (agent) to administer, manage, invest according to Shariah Principle and distribute the Participant's Risk Fund/Takaful Fund to other eligible Participants subject always to the terms and conditions stated in the Takaful Certificate. To this end, the participant agrees to give apportionments 35% of the Takaful contribution to the Company as Wakalah Fee for the aforementioned services.</p> <p>Al-Mudharabah: Participant hereby agrees that savings and investment element of Takaful instalments be credited into Participant's Investment Fund, for the Company to administer, manage and invest of the said instalments in a manner deemed fit by the Company and accordance to Shariah principles. In consideration thereof, the Participant shall be entitled to share the profits generated from the investment, if any, in the proportion of 70% to the participant and 30% to the Company.</p>									
<p>3. What are the benefits payable and exclusions provided?</p> <p>The following table illustrate the <i>Basic Coverage</i> and <i>Additional Riders</i> with respective amount of benefits:</p> <table border="1" data-bbox="472 1367 1149 1682" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="background-color: #800080; color: white;">Schedule of Benefits</th> <th style="background-color: #800080; color: white;">Amount of Benefits</th> </tr> </thead> <tbody> <tr> <td>Death and Total Permanent Disablement (Basic Coverage)</td> <td style="text-align: center;">BND10,000</td> </tr> <tr> <td>Personal Accident Coverage (Additional Riders)</td> <td style="text-align: center;">BND50,000</td> </tr> <tr> <td>Critical Illness Coverage (Additional Riders)</td> <td style="text-align: center;">BND15,000</td> </tr> </tbody> </table> <p>a) Death and Total Permanent Disablement Benefit</p> <p>In the event of death or total permanent disablement (TPD) of the Participant before the Date of Maturity of the Certificate as shown in the Schedule, the Company shall pay the takaful benefits to the Wasi or Hibah recipient stated in the Wasi/Hibah Recipient Form, the balances due to the Participant's Account prior to the date of his death or total permanent disability (TPD).</p>		Schedule of Benefits	Amount of Benefits	Death and Total Permanent Disablement (Basic Coverage)	BND10,000	Personal Accident Coverage (Additional Riders)	BND50,000	Critical Illness Coverage (Additional Riders)	BND15,000
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b) Additional Riders that can be attached to this Plan:

- Personal Accident Coverage
- Critical Illness Coverage

c) Exclusions

a. DEATH BENEFIT

The Company shall not pay takaful benefit if the death of Participant resulted either directly or indirectly from:

- i. Pre-Existing Conditions as defined and/or as agreed by the Company in writing prior to the commencement date of the Certificate;
- ii. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming military uprising, insurrection, rebellion, military or usurped power or any act or any person action on behalf or in connection with any organisation actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
- iii. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
- iv. Suicide;
- v. Being under the influence of alcohol, misuse of drugs, hallucinogenic substances; whether or not within the prescribed limit under the law;
- vi. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions.

b. TOTAL PERMANENT DISABILITY (TPD) AND ACCIDENTAL DEATH

The Company shall not pay takaful benefit if Total Permanent Disability or Accidental Death of the Participant resulted either directly or indirectly from:

- i. Pre-Existing Conditions as defined and/or as agreed by the Company in writing prior to Commencement Date of the Certificate;
- ii. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming military uprising, insurrection, rebellion, military or usurped power or any act or any person action on behalf or in connection with any organisation actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
- iii. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
- iv. Attempted suicide or self – inflicted injury whilst sane or insane;
- v. Any breach of the law by the Participant inclusive of those which result in imprisonment or any assault provoked by him;
- vi. Under the influence of alcohol, misuse of drugs, hallucinogenic substances, whether or not within the prescribed limit under the law;
- vii. Aviation, gliding or any other form of aerial flight other than as a fare paying passenger of a recognised airlines or charter services;
- viii. Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
- ix. Involvement in any underwater activity necessitating the use of artificial breathing apparatus;
- x. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;

- xi. Serving in any capacity for any navy, army, airforce, police force or security personnel;
- xii. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions;
- xiii. Any disability of person covered age of sixty (60) years old.

c. CRITICAL ILLNESS

The Company shall not pay takaful benefit if critical illness of Participant resulted either directly or indirectly from:

- i. Pre-Existing Conditions as defined and/or as agreed by the Company in writing prior to the Commencement Date of the Certificate;
- ii. Intentional self-injury, suicide, attempted suicide (whether felonious or not), provoked assault, intoxication, drugs, intemperance or insanity, venereal disease, or any physical defect or infirmity, childbirth or miscarriage, pregnancy;
- iii. The Participant engaging in or taking part in winter sports, professional football, polo, steep chasing hunting, mountaineering, or racing of any kind other than on foot, using wood-working machinery or a circular saw, aqualung diving, scuba diving, boxing, ice hockey, motor competitions, parachuting, pot-holing, power boating, show jumping, water skiing and tricks, wrestling including judo, karate and unarmed combat and yachting outside territorial waters (applicable only for those professional occupation);
- iv. The Participant being in or upon or entering into or alighting from or descending or falling from aircraft of any kind other than a fully licensed standard type fixed transport organisation providing regular air services between duly established airports in which he is travelling as a fare paying passenger;
- v. Anthrax blood-poisoning, erysipelas, ptomaine poisoning, pyaemia, septicemia and/or tetanus;
- vi. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming military uprising, insurrection, rebellion, military or usurped power or any act or any person action on behalf or in connection with any organisation actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
- vii. Serving in any capacity for any navy, army, airforce, police force or security personnel;
- viii. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
- ix. Illness contracted within the waiting period of thirty (30) days from commencement date of Certificate;
- x. Ionising, radiations of contamination by radioactivity from any nuclear fuel or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission;
- xi. Nuclear weapons material;
- xii. Any person under age of eighteen (18) years or over the age of sixty-five (65) years.

4. How much contribution do I have to pay?

Takaful Instalment

The Takaful Nur Savings installment can be paid as low as B\$25.00 per month (including the basic coverage).

Period of Participation

The period of coverage starts from minimum of 1 year to maximum of 5 years

5. What are the fees and charges that I have to pay?

The following charges/fees are applicable:

- a) What you have to pay in addition to the Takaful Contribution amount :-
 - **Stamp Duty** : BND 0.10 per BND1,000 of Sum Covered.
- b) What is included in the Takaful Contribution amount :-
 - **Fee**
 - i. Wakalah Fee : 35% of the Takaful Contribution of BND 5.00
- c) What you have to pay if there are any changes to the Takaful Certificate :-
 - **Endorsement/Surrender/Partial Withdrawn** : BND 30.00 per certificate.

6. What are some of the important notes that I should know?

- a) Eligibility– Residents of Negara Brunei Darussalam aged eighteen (18) and above on their next birthday and the certificate must mature before the age of sixty five (65)
- b) Pre-Existing conditions are not covered.
- c) Importance of disclosure – Participant must disclose all material facts such as age, occupation and health condition correctly. The Company has the right to repudiate liability in the event that the Participant failed to disclose relevant information that would affect the decision to accept or reject the risk, and on the terms to be applied.
- d) Cooling-off Period - should the Participant find that the Certificate does not meet their needs, the Participant may return it within fourteen (14) days after the commencement date of certificate. In such event, provided no claim has been made during the current Certificate year, the Participant may entitle for full refund of the contribution paid without profit less medical expenses incurred by the company.
- e) Waiting Period - means the period of thirty (30) days from commencement date of the Certificate / endorsement. No benefit due to illness occurring during this period will be payable. Any renewal done after thirty (30) days of expiry will be subject to a fresh Waiting Period.
- f) It is important for Participant to receive receipts and keep them as proof of payment of Takaful Contributions.
- g) Written notice of an occurrence upon which a claim under this Certificate may be based must be given to the Company within thirty (30) days of such occurrence.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate and Certificate Wording for the terms and conditions under this Takaful Certificate.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

8. What happen in the event of non-payment of contribution?

Thirty (30) days' grace period is allowed for the payment of yearly, half-yearly or quarterly takaful instalments, and a fifteen (15) days' grace period is allowed for monthly instalments, for which the receipts shall be issued by the Company. Should the Participant die during such days of grace period, the unpaid takaful instalment shall be deducted from the takaful benefits. If the takaful instalment is not paid within the days of the grace period, the Participant shall be construed as having surrendered the Certificate.

9. What is an annual statement?

The annual statement is available upon request. The participant is most welcomed to visit our office to obtain the annual statement of this product.

10. What happen in the event of Takaful agent ceases to operate?

This event does not applicable to this product as there is no operation involvement with any agency. Takaful Brunei Keluarga Sdn Bhd is fully responsible on this product and should you have any inquiry or concern, please do not hesitate to contact us or visit our office.

11. Where can I get assistance and redress?

- If you have difficulties, you must contact us the earliest possible. You may contact us at:

Takaful Brunei Keluarga Sdn Bhd

Unit 1, Level 1
Dar Takaful IBB Utama Jalan Pemancha BS8711
Bandar Seri Begawan
Negara Brunei Darussalam

Telephone No.: +673 2231 100
E-mail: enquiry@takafulbrunei.com.bn

If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Autoriti Monetari Brunei Darussalam via email at fci@ambd.gov.bn or walk-in to their address as follow:

Level 7, Financial Consumer Issues
Autoriti Monetari Brunei Darussalam
Ministry of Finance and Economy Building
Commonwealth Drive
Brunei Darussalam
Tel: 2380007



12. Where can I get further information?

You may visit www.takafulbrunei.com.bn for more information or contact us at:

Takaful Brunei Keluarga Sdn Bhd

Unit 1, Level 1

Dar Takaful IBB Utama Jalan Pemancha BS8711

Bandar Seri Begawan

Negara Brunei Darussalam

Telephone No.: +673 2231 100

E-mail: enquiry@takafulbrunei.com.bn

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on the Takaful operators. The final terms and conditions are as stipulated in the Takaful certificate after the Takaful operator's assessment.

<p>I / We hereby confirm having explained the Product Disclosure Sheet (PDS) to Customer in their preferred language English/Malay/Other (delete as applicable)</p> <p>Name: IC No.: Date:</p>	<p>I / We hereby confirm having received and understand the explanation given in my preferred language English/Malay/Other (delete as applicable)</p> <p>Name: IC No.: Date:</p>
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