

<b>PRODUCT DISCLOSURE SHEET</b>  (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).	<b>TAKAFUL BRUNEI KELUARGA SDN BHD</b>		
	<b>TAKAFUL NUR SAVINGS</b>		
	Date: 01/07/2022		
<p><b>1. What is this product about?</b></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><b>2. What are the Shariah concept applicable?</b></p> <p><b>a. <i>Tabarru'</i></b> – 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><b>b. <i>Al-Wakalah</i></b> – The participant hereby appoints Takaful Brunei Keluarga Sdn Bhd (TBK) as Wakeel (agent) to administer, manage, invest and distribute the Takaful Fund/Participant's Risk Fund to other Participants in times of misfortune subject always to the terms and conditions stated in the Takaful Certificate and Schedule. To this end, the participant agrees to give 35% of the Tabarru` contribution to TBK as Wakalah Fee for the aforementioned services.</p> <p><b>c. <i>Al-Mudharabah</i></b> – Participant hereby agrees that savings and investment element of Takaful instalments be credited into Participant's Account/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><b>3. What are the benefits payable and exclusions provided?</b></p> <p>The following table illustrate the Basic Coverage and Additional Riders with respective amount of benefits:</p> <table border="1" data-bbox="475 1462 1157 1491"> <thead> <tr> <th data-bbox="475 1462 852 1491">Schedule of Benefits</th> <th data-bbox="852 1462 1157 1491">Amount of Benefits</th> </tr> </thead> </table>		Schedule of Benefits	Amount of Benefits
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Death and Total Permanent Disablement <b>(Basic Coverage)</b>	B\$10,000									
Personal Accident Coverage <b>(Additional Riders)</b>	B\$50,000									
Critical Illness Coverage <b>(Additional Riders)</b>	B\$15,000									
Hospitalisation Cash Benefit <b>(Additional Riders)</b>	<table border="1"> <thead> <tr> <th>Benefit Amount (Daily Allowance)</th> </tr> </thead> <tbody> <tr><td>B\$15.00</td></tr> <tr><td>B\$30.00</td></tr> <tr><td>B\$45.00</td></tr> <tr><td>B\$60.00</td></tr> <tr><td>B\$75.00</td></tr> <tr><td>B\$100.00</td></tr> <tr><td>B\$150.00</td></tr> <tr><td>B\$200.00</td></tr> </tbody> </table>	Benefit Amount (Daily Allowance)	B\$15.00	B\$30.00	B\$45.00	B\$60.00	B\$75.00	B\$100.00	B\$150.00	B\$200.00
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**a) Death and Total Permanent Disablement Benefit**

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, TBK shall pay the Wasi or Hibah recipient, the takaful benefits as follow:-

- i. the balances due to the Participant's Account prior to the date of his death or total permanent disability (TPD); and
- ii. the unpaid amount of takaful instalments for the period from the date of his death or total permanent disability (TPD) until the date of maturity of the Certificate.

**b) Riders that can be attached to this Plan:**

- Personal Accident Coverage
- Critical Illness Coverage
- Hospitalisation Cash Benefit

**c) Exclusions**

**1. Death Benefit**

TBK 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 TBK 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; and
  - vi. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions.

## **2. Total Permanent Disability (TPD) and Accidental Death**

TBK shall not pay takaful benefit if Total Permanent Disability of the Participant resulted either directly or indirectly from:

- i. Pre-Existing Conditions as defined and/or as agreed by TBK 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. Attempted suicide or self – inflicted injury whilst sane or insane;
- v. Any breach of the law by the Participant inclusive to those which resulted 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. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
- viii. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions;
- ix. Any disability of person covered age of sixty (60) years old and above.

## **3. Critical Illness Benefits**

TBK 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 TBK 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, air force, 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. Ionizing, 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.

#### 4. Hospitalisation Cash Benefit

In addition to the General Exclusion under the Basic Certificate, TBK shall not pay hospitalization cash benefit with respect to:-

- i. Sickness contracted within the waiting period of thirty (30) days from commencement date of Certificate or Endorsement;
- ii. Pre-Existing Conditions as defined and/or as agreed by TBK in writing prior to the Commencement Date of the Certificate;
- iii. Pregnancy, miscarriage or child birth;
- iv. Mental or nervous disorder, alcoholism, drug abuse;
- v. Cosmetic or plastic surgery or any elective surgery or congenital anomalies;
- vi. Dental care or surgery unless necessitated by injury caused by an accident;
- vii. General check-up, convalescence, custodial or rest care;
- viii. Any hospitalisation of person covered over the age of sixty-five (65) years old.

#### 4. How much contribution do I have to pay?

##### Contribution

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

##### Takaful Period

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** : B\$1.00 per certificate.
- b) What is included in the Takaful Contribution amount: -
  - **Fee**
  - i. **Wakalah Fee** : 35% of the Takaful Contribution.
- c) What you have to pay if there are any changes to the Takaful Certificate: -
  - **Endorsement/Surrender/Partial Withdrawal** : B\$30.00 per certificate.

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

- a) Eligibility:
  - i. Adult Aged Next Birthday eighteen (18) years old and above and the certificate must mature before the age of sixty-five (65) years old;
  - ii. Dependent Child Aged Next Birthday between six (6) months to twenty-five (25) years old;
  - iii. Brunei Citizens or Residents of Brunei.
- 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. TBK 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 TBK.
- e) Waiting Period - Which is only applicable to Death and Total Permanent Disability benefits due to illness where it means the first fourteen (14) days from commencement date of the Certificate / endorsement. No benefit due to illness occurring during this period will be payable. The rest of the Supplementary Contracts will be based on its respective waiting period. 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 TBK within thirty (30) days of such occurrence.

**Note:** This list is non-exhaustive. Please refer to the Takaful Certificate and Policy 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?

If at the expiration of the Grace Period and the payment of any takaful instalment is in default, then TBK reserves the right as agreed in the Aqad to advance an “equivalent amount from the respective account” to pay for the Tabarru’ and the Certificate shall be continued “in force under Participant’s Account/Participant’s Investment Fund” until the amount of the Participant’s Account/Participant’s Investment Fund is less than the takaful instalment needed to pay for the tabarru’. During this period the Certificate shall remain in force and if any takaful instalment remains unpaid after the Participant’s Account/Participant’s Investment Fund amount becomes insufficient to be advanced any further, the Certificate shall lapse and have no further value and be construed as having been surrendered by the Participant.



The “equivalent amount from the respective account” refers to the risk element of takaful instalments payable to Participant’s Special Account/Participant’s Risk Fund and Group Family Takaful Fund/Group Family Participant’s Risk Fund.

**9. 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**  
**Level 1, Dar Takaful IBB Utama**  
**Jalan Pemancha, Bandar Seri Begawan, BS8711**  
**Negara Brunei Darussalam**  
**Tel: +673 223 1100 or WA +673 737 1100**  
**Fax: +673 223 7045**  
**E-mail: [enquiry@takafulbrunei.com.bn](mailto:enquiry@takafulbrunei.com.bn)**

If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at [fci@bdcdb.gov.bn](mailto:fci@bdcdb.gov.bn) or walk-in to their address as follow:

**Financial Consumer Issues**  
**Brunei Darussalam Central Bank**  
**Level 7, Ministry of Finance and Economy Building**  
**Commonwealth Drive**  
**Brunei Darussalam**  
**Tel: 2380007**

**10. Where can I get further information?**

You may visit [www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn) for more information or visit us at our branch or contact us at Tel: +673 223 1100 or WA +673 737 1100.

**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 CONTACT TAKAFUL BRUNEI KELUARGA SDN BHD DIRECTLY FOR MORE INFORMATION.**

The terms and conditions indicated in the Product Disclosure Sheet are indicative and not binding on Takaful Brunei Keluarga Sdn Bhd. The final terms and conditions are as stipulated in the Takaful certificate after Takaful Brunei Keluarga Sdn Bhd’s assessment.

“I/We hereby confirm having received, read and understood the explanation in the Product Disclosures, which are available in the Takaful Brunei website (<https://takafulbrunei.com.bn>) and the Takaful Brunei Mobile application.”



“Saya/Kami dengan ini mengesahkan telah menerima, membaca dan memahami penerangan di dalam Pendedahan Produk, yang terdapat di laman sesawang Takaful Brunei (<https://takafulbrunei.com.bn>) dan aplikasi Takaful Brunei Mobile.”

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Name:

IC No:

Date: