



TBK

Takaful Operator

TBK Credit Card Protection Takaful



**Peace of Mind Against
Financial Hardships**

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TBK Credit Card Protection Takaful

With TBK Credit Card Protection Takaful, use your credit card with confidence while being under Takaful protection.

Protect yourself and your loved ones against financial burden should the unforeseen incident happen.



About this Product

TBK Credit Card Protection Takaful helps ease the financial burden if something unexpected happens. If the cardholder passes away or becomes totally and permanently disabled, the takaful benefit can help to settle outstanding credit card balance, subject to your choice of Amount Covered. Any remaining benefit belongs to you, giving peace of mind for you and your loved ones.



Basic Scope of Cover

- Death
 - Total Permanent Disability (TPD)
-



Basic Amount Covered

- Minimum of **BND 1,000**
 - Maximum of **BND 20,000** credit card limit per card
-



Eligibility



Adult aged **18 years old to 95 years old**



Brunei Citizens or Residents of Brunei

*Note: Age specified refers to Age Next Birthday.
Contract must mature before the age of 100 years old.*



Period of Takaful

- Minimum of **1 year**
- Maximum of **5 years**



Contribution

Varies according to:

- **Choice of Amount Covered**
- **Takaful Period of Participation**

Eligibility Age	Annual Contribution (BND)				
	1 year	2 years	3 years	4 years	5 years
18 - 65	3.80	7.40	11.00	14.30	17.50
66 - 80	60.00	119.00	175.00	227.00	275.00
81 - 95	286.00	516.00	696.00	822.00	910.00
Maximum Amount Covered	Up to BND 20,000 credit card limit per card				

Note: The Contribution amount is for every BND 1,000 of credit card limit.



Contribution Frequency

- **Single Payment**



Contribution Method

The Participant can choose to contribute via:

- **Debit/Credit Card**
- **Online Payment**
- **Cash**



Cover your Credit, Ease your Worries



Protection that adapts to you

Stay protected and give your loved ones a peace of mind with coverage that supports you all the way to **age 100**.



Tailored Coverage

Get coverage of up to **BND 20,000** with a plan designed to protect your credit card balance subject to your choice of Amount Covered.



Simple & Affordable

Safeguard your credit card with Contributions **as low as BND 3.80** and enjoy coverage for up to **5 years**.



Peace of Mind for You & Your Loved Ones!



Sofia, aged 27, just got a new Credit Card from the Bank. As a person who enjoys shopping and going on holidays, she has decided to participate for one year in **TBK Credit Card Protection Takaful** for her peace of mind in case of Death or Total Permanent Disability (TPD) were to occur one day.

Unfortunately, in her 6th month of participation, she passed away. Her next of kin was contacted by the Bank regarding her **outstanding credit card balance of BND 700**, which needed to be settled. Thankfully, her protection plan with TBK was able to cover this amount. The remaining balance, after deducting the outstanding amount with the Bank, amounting to **BND 300**, will be passed on to her loved ones (Benefit Recipients).

Sofia's Goal: To get her TBK Credit Card Protection Takaful in case of Death/TPD

Choice of Amount Covered BND 1,000	Credit Card Protection Contribution BND 3.80	Period of Takaful 1 year	Contribution Frequency Single Payment
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1st month
Participated with
BND 1,000 coverage

3rd month
Sofia travels to Singapore
with her **Credit Card**

6th month
Sofia **passes away**

12th month
Contract expires

Her next of kin may proceed to contact TBK for the claim process to receive her choice of credit card amount covered.

Claim Scenarios



If Sofia faces Total Permanent Disability or passes away during the Period of Takaful, Sofia or her Benefit Recipient(s) (in the event of death) will receive her choice of credit card amount covered for settlement to the bank and the remaining, if any, will be given to Benefit Recipients.

Note: The above diagram is for illustration purposes only.

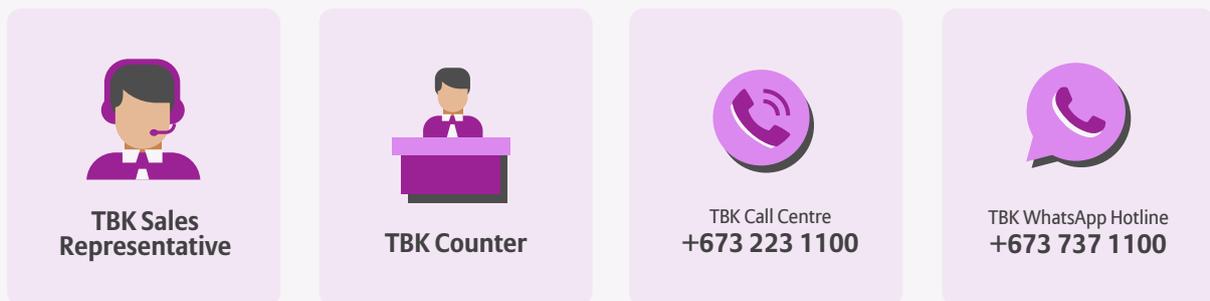
Claims Procedure

All claims' payouts will be made to you, except in the case of death where it will be paid out to the Benefit Recipient(s) you declared during your application.

Notification

Any claims must be notified to Takaful Brunei Keluarga Sdn Bhd (TBK) **within 30 days** from the date of the incident.

Notification submission may be made via:



A claim form will be provided which you are required to fill in along with the submission of relevant supporting documents.

Submission of Documents

Any claims must be submitted with a complete claim form and complete documentation.

Claims submissions must follow the following timeline:

No.	Timeline for Submission of Documents	
1	Death	30 days
2	Total Permanent Disability	

Documents Required for Claims

No.	Type of Claim	Documents Required
1	Death	<ul style="list-style-type: none"> • Completed Claim Form • Copy of Claimant's IC • Copy of Deceased's IC • Copy of Death Certificate • Original Medical Report <i>(If applicable)</i> • Copy of Participant's Personal Certificate • Copy of Police Report <i>(If Death due to accident)</i> • Letter of Consent <i>(Signed by Claimant)</i>
2	Total Permanent Disability	<ul style="list-style-type: none"> • Completed Claim Form • Copy of Claimant's IC • Original Medical Report <i>(If applicable)</i> • Copy of Participant's Personal Certificate • Copy of Police Report <i>(If TPD due to accident)</i> • Letter of Consent <i>(Signed by Participant/Claimant)</i>



Frequently Asked Questions

What is the minimum and maximum Amount Covered for this Takaful plan?

The Participant may select an Amount Covered from a **minimum of BND 1,000** up to a **maximum credit limit of BND 20,000** per card.

What happens if both Death and Total Permanent Disability occurs to the Participant?

If both occurs at the same time, the liability of Takaful Brunei Keluarga Sdn Bhd (TBK) is **limited to one event, whichever comes first.**

What is the maximum number of TBK Credit Card Protection Takaful Contracts permitted per Participant?

There is no maximum limit on the number of Contracts a Participant can participate in as long as it does not exceed the maximum credit card limit of BND 20,000 per card.

Are Pre-Existing Conditions covered?

Pre-existing Conditions are covered in TBK Credit Card Protection Takaful.

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

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

Will there be any medical check-up required to participate in this product?

None required.

What documents are required to be provided in participating in TBK Credit Card Protection Takaful?

A copy of:

- Participant's Identity Card
- Benefit Recipient's Identity Card/Birth Certificate

Does TBK Credit Card Protection Takaful allow transfer of ownership?

Transfer of ownership of a Participant's TBK Credit Card Protection Takaful Contract is not allowed.

Can the Participant cancel their TBK Credit Card Protection Takaful Contract?

Yes, the Participant can cancel their TBK Credit Card Protection Takaful Contract within **fourteen (14)** days from the Date of Commencement of the Contract, with no surrender fee imposed.

What happens to uncollected payments below BND 10?

Any amount due to Participants that is less than BND 10 and remains unclaimed within 14 days will be considered as Tabarru' (Donation) and credited to the Takaful Fund for the benefits of the Takaful Participants and the Takaful Fund itself.

Are credit cards issued outside Brunei Darussalam covered under TBK Credit Card Protection Takaful?

TBK Credit Card Protection Takaful is only applicable to credit cards issued in Brunei Darussalam.

This brochure is for information purposes only. Subject to all the terms and conditions set forth in the Contract. Please enquire at our counters or any of our TBK Sales Representatives for details on the coverages and exclusions of the Contract.

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 practiced during the time of the Prophet Muhammad (Peace Be Upon Him).

“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 protection to ease the financial burden between them.**

Syariah Principles

The beauty of the Contract is that it is Syariah compliant and is based on a principle of mutual cooperation and helping each other. Here are the principles that this Contract relies on.



Tabarru'

It refers to the portion of the Contribution paid by the Participants that is donated to the Takaful Fund to help other Participants in need.



Wakalah

It refers to a Contract whereby the Participant appoints Takaful Brunei Keluarga Sdn Bhd (TBK) as Wakeel (agent) to administer, manage, invest and distribute the Family Takaful Fund.



Other Applicable Fees



Stamp Duty

In addition to the Contribution amount, every Contract is subject to a stamp duty of **BND 0.10 per BND 1,000** of the Amount Covered.



Wakalah Fee

All TBK Credit Card Protection Takaful Contribution is chargeable at **30% for Wakalah Fee**.



Endorsement/Surrender

Any changes to the Contract will be subject to an endorsement/surrender fee of **BND 30**.

Important Notes: This brochure is not a Contract.

The precise terms and conditions of this Contract, including exclusions whereby the benefits under your Contract may not be paid out, are specified in the Contract. Please read the Contract.

An early termination of the Contract usually involves an additional cost, and the surrender value payable may be less than the total Contribution paid. You should consider carefully before terminating the Contract or switching to a new one as there may be disadvantages in doing so. The new Contract may cost more or have fewer benefits at the same cost.

The information is correct as of 22 January 2026.



Glossary

Amount Covered

The maximum amount of benefit payable by the Company.

Benefit Recipient

The person whom the Participant nominates as a Benefit Recipient upon the Person Covered's death before the expiry/maturity of this Contract. The benefit is from Participant's Special Account (PSA).

Commencement Date

The date of commencement or renewal of cover as shown on the Personal Certificate or endorsement.

Contract

The Application Form, Personal Certificate, Product Wordings and any endorsements.

Contribution

The amount of Contribution approved by the Company for the Participant's Contribution in the Contract.

Cooling-Off Period

If the Participant should find that the Contract does not meet the Participant's needs, the Participant may return it within fourteen (14) days after the Commencement Date of Contract. In such event, provided no claim has been made during the current Contract year, the Participant shall be entitled for a full refund of the Contribution paid without profit deducted by the medical expenses incurred by the Company in considering the Participant's application.

Participant

The Owner and Payor who participates under this Contract.

Participant's Special Account (PSA)

The account or fund where the Participant's Contribution shall be credited for risk only.

Period of Takaful

The Period of Takaful specified in the Personal Certificate and includes any extensions/endorsements thereof as may be granted by the Company at its discretion.

Person Covered

Adult aged between 18 years old to 95 years old (age next birthday), who are Brunei Citizens or Residents of Brunei.

Personal Certificate

The Personal Certificate that shows the Participant's personal details, details of cover, endorsements and Contribution.

Total Permanent Disability

Disability, whether caused by bodily injury or disease, which wholly prevents the Participant from engaging in any business, or occupation or performing any work, for compensation or profit, provided, however, that to determine if the total disability has become a permanent one, it must continue uninterrupted for a period of at least six (6) months. The loss of both arms or both legs, or of one arm and one leg, or both eyes shall be considered Total Permanent Disability, without prejudice to other causes of Total Permanent Disability. Loss shall mean with regard to arms and legs, dismemberment by physical separation at or above the wrist and ankle; with regard to eyes, total and irrevocable loss of sight.

Waiting Period

The period of fourteen (14) days from the Commencement Date of the Contract or endorsement. No benefit due to illness occurring during this period will be payable.

Customer Support and Business Hours

TBK Call Centre

 **Call Centre**
223 1100

 **WhatsApp**
737 1100

Monday - Thursday
8:15 AM - 4:30 PM

Friday
8:15 AM - 11:00 AM
2:30 PM - 4:30 PM

Saturday
8:15 AM - 11:30 AM

TBK Head Office

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

Monday - Thursday
8:15 AM - 4:00 PM

Friday
8:15 AM - 11:00 AM
2:30 PM - 4:00 PM

Saturday
8:15 AM - 11:30 AM

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