

<p>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>TAKAFUL BRUNEI KELUARGA SDN BHD</p>		
	<p>CREDIT CARD PROTECTION TAKAFUL</p>		
	<p>Date: 01/10/2021</p>		
<p>1. What is this product about?</p> <p>Credit Card Protection Takaful provides protection benefits to alleviate the financial burden of credit cardholder (Participant) if the participant is destined to die or suffer a full total permanent disability during the participation period. Where, takaful benefits will be paid to the Participant in order to pay the outstanding credit card amount owned by the participant with the Financial Institution.</p>			
<p>2. What are the Shariah concept applicable?</p> <p><i>a. Tabarru'</i> – 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><i>b. Al-Wakalah</i> – You agree to appoint Takaful Brunei Keluarga Sdn Bhd ("Us/Our/We") 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, you agree to give 30% of the takaful contribution to us as Wakalah Fee for the aforementioned services. You hereby also agree to give a fee from the surplus of the Takaful fund (if any) to Takaful Brunei Keluarga Sdn Bhd at a percentage as approved by the Shariah Advisory Body of Takaful Brunei Keluarga Sdn Bhd.</p>			
<p>3. What are the benefits payable and exclusions provided?</p> <table border="1" data-bbox="331 1261 1123 1357"> <tr> <td data-bbox="331 1261 560 1357">Sum Covered</td> <td data-bbox="560 1261 1123 1357">The minimum amount of coverage is B\$1,000 up to a maximum credit limit is B\$20,000 per card.</td> </tr> </table> <p>a) Death Benefit</p> <p>In the event of death of any Person Covered under this Certificate, the Company shall pay, upon satisfactory proof, the benefits payable under this Certificate to the nominees stated in the Takaful Benefit Recipient Form subject to exclusions</p> <p>b) Total Permanent Disability Benefit</p> <p>Upon receipt and approval of due proof that the Person Covered shall have suffered from a total permanent disability as defined, the Company shall subject to the other provisions of this Clause, pay to the Person covered the benefit payable under certificate.</p> <p>If both Death and Total Permanent Disablement occur, the Company's liability is limited to one event whichever comes first.</p> <p>c) Exclusions</p> <p>1. Death Benefit</p>		Sum Covered	The minimum amount of coverage is B\$1,000 up to a maximum credit limit is B\$20,000 per card.
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The Company shall not pay takaful benefit if the death of Participant resulted either directly or indirectly from:

- I. 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;
- II. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
- III. Suicide or self-inflicted injury whilst sane or insane;
- IV. Consumption of alcohol and/or being under the influence of alcoholic drink and/or drugs, whether or not below any prescribed legal limits;
- V. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions.

2. Total Permanent Disability (TPD)

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

- a. 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;
- b. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
- c. Attempted suicide or self – inflicted injury whilst sane or insane;
- d. Any breach of the law by the Participant inclusive of those which result in imprisonment or any assault provoked by him;
- e. Consumption of alcohol and/or being under the influence of alcoholic drink and/or drugs, whether or not below any prescribed legal limits;
- f. Aviation, gliding or any other form of aerial flight other than as a fare paying passenger of a recognised airlines or charter services;
- g. Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
- h. Involvement in any underwater activity necessitating the use of artificial breathing apparatus;
- i. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
- j. Serving in any capacity for any navy, army, airforce, police force or security personnel;

- k. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions.

4. How much contribution do I have to pay?

Contribution & Takaful Period

Takaful contribution is subject to the sum of cover and the period of participation.

Period	1 year	2 years	3 years	4 years	5 years
Rate - for every B\$1,000.00 of credit card limit	3.80	7.40	11.00	14.30	17.50

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\$0.10 per B\$1,000 of the Sum Covered.
- b) What is included in the Takaful Contribution amount: -
- **Fee**
 - i. Wakalah Fee : 30% of the Takaful Contribution.
 - ii. Agent Wakalah Fee : up to max. 10% of the Takaful Contribution.
- c) What you have to pay if there are any changes to the Takaful Certificate: -
- **Endorsement/Cancellation** : B\$30.00 per certificate.

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

- a) Eligibility:
- i. An adult aged next birthday eighteen (18) to sixty-five (65) years old and the Certificate must mature before the age of seventy (70) years;
 - ii. Brunei citizen or resident of Brunei Darussalam.
- b) 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.
- c) It is important for Participant to receive receipts and keep them as proof of payment of Takaful Contributions.
- d) 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 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 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.

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

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@bdcb.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 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."

Name:

IC No:

Date: