

SPECIALLY DESIGNED
FOR WOMEN

SMART WOMEN ARE MORE PREPARED



M-Zahra First Takaful Safiya Package, for Single Women

A Takaful plan specially for women building a family, providing protection with additional savings features for long-term financial stability.

- Provides financial protection in the event of death or total and permanent disability (TPD).
- Additional benefit in case of accidental death.
- Early financial assistance upon being diagnosed with any of the 47 covered critical illnesses.
- Daily Hospital Cash Benefit to help reduce financial burden during hospitalisation.
- Includes Sadaqa Benefit and cash value, if any, upon certificate maturity.

TAKAFUL MALAYSIA IS A MEMBER OF PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM). THE BENEFIT(S) PAYABLE UNDER ELIGIBLE CERTIFICATE IS PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM) UP TO LIMITS. PLEASE REFER TO PIDM'S TAKAFUL AND INSURANCE BENEFITS PROTECTION SYSTEM ("TIPS") BROCHURE OR CONTACT TAKAFUL MALAYSIA OR PIDM (VISIT WWW.PIDM.GOV.MY).



Scan to apply

or visit the nearest branch



بنك معاملات

Bank Muamalat

Kehidupan lebih baik, bersama

Terms and conditions apply. Please visit Bank Muamalat Malaysia Berhad's website for more information.



[mybankmuamalat](https://www.bankmuamalat.com.my)



[@bankmuamalatmy](https://www.tiktok.com/@bankmuamalatmy)



Whatsapp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of

DRB-HICOM

As a single woman building your future, have these questions ever crossed your mind?

I'm still single and young, should I start planning for my future protection now?

I've just started working, what affordable protection options are available for me?

Does being young mean I don't have to worry about critical illnesses?

Would I need financial assistance if I were hospitalised?



Plan your future with **M-Zahra First Takaful – Safiya Package**, specially designed for single women.

Package Features

Entry age is from 18 to 30 years old (Age Next Birthday).

Description of Benefits	Package	
	Zahra Essential	Zahra Standard
Monthly Contribution	RM50/month	RM100/month
Death or TPD Benefit	RM50,000	RM150,000
Additional Benefit for Accidental Death i. Within Malaysia ii. Outside Malaysia iii. While performing Hajj/Umrah	Up to RM100,000	Up to RM300,000
Critical Illness Benefit If the person covered is diagnosed with any one of the 47 covered critical illnesses during the coverage term, 50% of basic sum covered will be paid.	RM25,000	RM75,000
Daily Hospital Cash Benefit i. Hospitalisation Benefit: A fixed daily cash benefit equivalent to the monthly contribution will be paid. ii. Intensive Care Unit (ICU) Benefit: A fixed daily cash benefit equivalent to 200% of the monthly contribution will be paid.	Up to RM100/day	Up to RM200/day
Sadaqa Benefit i. Upon receipt of the contribution, 5% will be deducted and contributed to Wakaf Muamalat*. ii. In the event of the person covered's death, the balance of the unpaid Sadaqa contribution for the remaining coverage term will be paid in a lump sum to Wakaf Muamalat*.	RM2.50/month	RM5.00/month
Maturity Benefit	Cash Value, if any	Cash Value, if any

*Wakaf Muamalat is managed by Bank Muamalat to carry out charitable activities, including those specifically for women.

This brochure is for general information only and is not a contract for this plan. You are advised to refer to the marketing illustration and product disclosure sheet for detailed information on key features, benefits, exclusions, and the terms and conditions of the plan to ensure understanding before subscribing to this plan.

Managed by:



Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K) ("Takaful Malaysia") | 27th Floor, Annexe Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur | Licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Published date: April 2026

Terms and conditions apply. Please visit Bank Muamalat Malaysia Berhad's website for more information.

