

**Prepare now
for a better
future ahead**

M-Zahra FLEXI TAKAFUL

A comprehensive Takaful plan that you can customise to achieve your financial goals while being protected.

- Comprehensive
- Customisable
- *Hibah*



Scan to apply

or visit the nearest branch



بنك معاملة
Bank Muamalat
Better lives, together

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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of

DRB-HICOM

Life is full of uncertainty, both now and in the future. Unpredictable events like accidents, critical illnesses and disabilities can occur unexpectedly and leave a lasting impact.

Do you know that a significant number of Malaysians are not financially prepared to cope with such unexpected circumstances that may prevent them from working and supporting their families¹?

That is why proper financial planning is so crucial. When unexpected events occur, it will be able to relieve your concerns about your family's well-being.

With a comprehensive financial plan and Takaful protection, such as **M-Zahra Flexi Takaful**, you can confidently pursue your life goals without any hindrance or worries about your future.

The benefits of **M-Zahra Flexi Takaful** include:

Comprehensive | Get comprehensive coverage that includes compensation for death, disabilities, critical illnesses, medical bills and much more.

Customisable | Select any additional benefits that align with your lifestyle priorities.

Hibah | Your family can maintain a comfortable lifestyle even in your absence.

Explore the features of the **M-Zahra Flexi Takaful** plan thoroughly before making a decision to apply.

¹<https://www.hmetro.com.my/bisnes/2022/12/912202/keadaan-kwangan-rakyat-malaysia-menyakitkan>.

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of

DRB-HICOM

Learn more about the benefits of M-Zahra Flexi Takaful

• COMPREHENSIVE PROTECTION

M-Zahra Flexi Takaful is a comprehensive protection plan that provides cash benefits for death, Total and Permanent Disability (TPD), and critical illnesses. With this plan, you will be able to receive medical care and focus on your recovery without worrying about the medical expenses. Additionally, this plan includes savings benefits that can be enjoyed upon its maturity.

• CUSTOMISABLE

M-Zahra Flexi Takaful provides 10 additional benefits that are customisable for you to align with your current priorities and future goals. Additionally, you can select the coverage term based on your age group and budget. Here are the additional benefits that can be included during the application:

| TYPES OF ADDITIONAL BENEFITS | DESCRIPTION |
|------------------------------|--|
| 1. MEDICAL | <p>Be free from worries about hospital bills if you are hospitalised for surgery or rehabilitation treatment when you include:</p> <ul style="list-style-type: none"> myMedic; and/or myHospital Cash |
| 2. CRITICAL ILLNESS | <p>Upon diagnosis of any one of the 48 types of critical illness (please refer to the Product Description Sheet for the complete list), you will receive the sum covered. With this coverage, you do not need to worry about using your savings to pay for treatment and procedure costs when you include:</p> <ul style="list-style-type: none"> myCritical Illness; and/or myMultipay Critical Illness |

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of

DRB-HICOM

| TYPES OF ADDITIONAL BENEFITS | DESCRIPTION |
|---|---|
| 3. PERSONAL ACCIDENT | <p>If you are involved in an accident, the amount of coverage according to the agreed percentage will be given:</p> <ol style="list-style-type: none"> to you: if you suffer from Total and Permanent Disability; or to your beneficiaries: in the event of death when you include: <ul style="list-style-type: none"> myPA; and/or mylhram* <p>*In case where the incident happens whilst performing Hajj/Umrah, proof of pilgrimage must be included during the claim process.</p> |
| 4. SAVINGS | <p>Increase your savings and investments by attaching mySaver. From as low as RM10 per month, you can set your desired allocation percentage for the following Investment-Linked Funds:</p> <ol style="list-style-type: none"> myBalanced Fund myBlue Chips Fund myDividend Fund myEquity Index Fund myGrowth Fund |
| 5. EXEMPTION OF CONTRIBUTION | <p>You do not need to continue the contribution payments once you have been diagnosed with any one of the 48 types of critical illness or upon confirmation of Total and Permanent Disability when you attach:</p> <ul style="list-style-type: none"> myWaiver; and/or myPayor; and/or myPayor Plus <p>By enrolling your spouse or children in M-Zahra Flexi Takaful, you can provide them with worry-free coverage by including the same additional benefits in case of your death.</p> |

Managed by:



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



mybankmuamalat



@bankmuamalatmy


 WhatsApp us
+603-2692 3393

 03 2600 5500
www.muamalat.com.my


Learn more about the benefits of M-Zahra Flexi Takaful

• LEGACY

M-Zahra Flexi Takaful provides protection plans that come with Hibah Takaful. Hibah Takaful ensures that you can have peace of mind knowing that your family can maintain their standard of living, even if you are not there for them. With Hibah Takaful, your beneficiaries will only need to submit the required documents, and the death benefit will be paid out to them promptly, without having to go through lengthy inheritance and estate management procedures.

• REWARDS FOR ACHIEVEMENTS

M-Zahra Flexi Takaful offers rewards to acknowledge the academic achievements of your children in exams such as SPM, STPM/STAM and A-Levels. As parents, we understand your aspirations to see your children excel in their education, and we hope that these rewards can serve as a stepping stone for them to achieve continued success.

• WEALTH OPTIMISATION

M-Zahra Flexi Takaful comes with 5 investment-linked funds. You can customise the allocation percentage according to your risk appetite and investment goals. The returns from these funds will increase the cash value of your account, which can be used for various purposes in the future such as retirement, children's education expenses, or to finance your travel aspirations.

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my

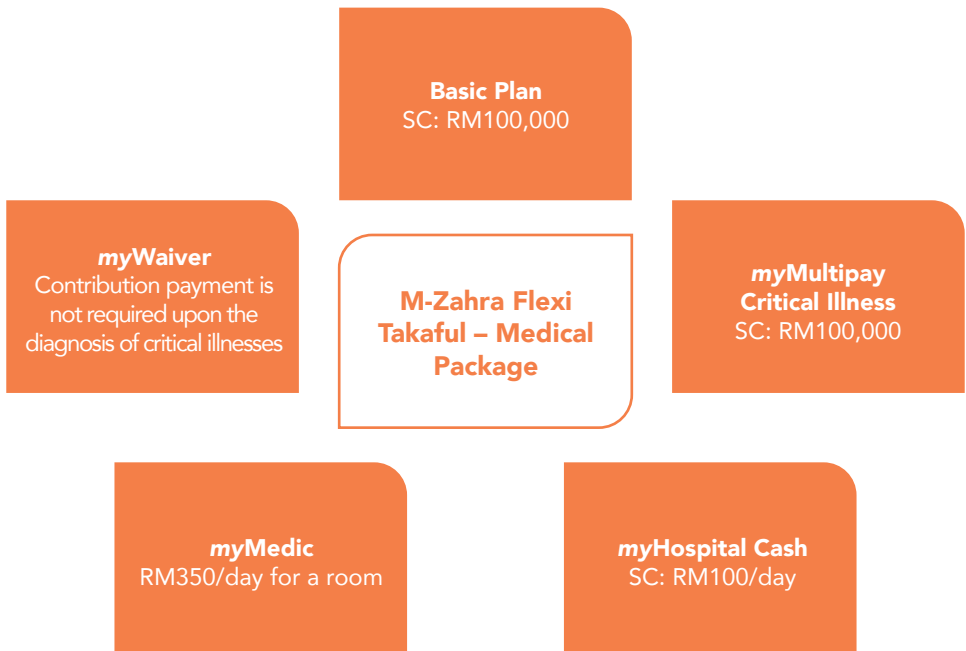


Here's how the **M-Zahra Flexi Takaful** plan can be customised according to your preferences

• Scenario 1: Medical coverage as a priority.

Abdul Firdaus is a devoted husband and father who is about to celebrate his 35th birthday. As a marketing manager, he leads a busy lifestyle but always makes the effort to maintain a healthy lifestyle, with a normal Body Mass Index (BMI) and no smoking habits. Recognising the importance of providing for his family in case of unforeseen events, he has decided to join **M-Zahra Flexi Takaful** to ensure their financial security.

Monthly contribution: RM420 | **Contribution term:** Up to the age of 70



SC: Sum Covered

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of

DRB-HICOM

A detailed explanation of the **M-Zahra Flexi Takaful** plan customised by Mr. Abdul Firdaus:

- **Death**

His family will receive;

- RM10,000 as Death Expenses Benefit in advance to cover funeral expenses; and
- the remaining balance of sum covered, amounting to RM90,000 in one lump sum.

- **Total and Permanent Disability**

He will receive RM100,000 as compensation which can be used to cover his living expenses and pay for his treatment as he is no longer fit to work.

- **Hospitalisation (either due to accident or illness)**

He will have his hospital bills covered up to RM700,000 per year, with a daily room allowance of RM350. In addition, he will receive a daily cash benefit of RM100 for each day of hospitalisation.

- **Diagnosed with Any One of the 48 Types of Critical Illness**

He will receive a lump sum of RM100,000 which can be used as

- income replacement due to inability to work; or
- payment for treatment and medical equipment, allowing him to focus on his recovery process.

By including myWaiver, he no longer needs to pay his monthly contributions. Meanwhile, he can still enjoy the remaining benefits until the certificate matures at age 70.

- **Remain Active Until the Policy Matures**

He has selected a maturity period of up to 70 years of age for his **M-Zahra Flexi Takaful** plan. In the event that he remains healthy until that time, he will receive 100% of his remaining cash value which is a part of the contribution.

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

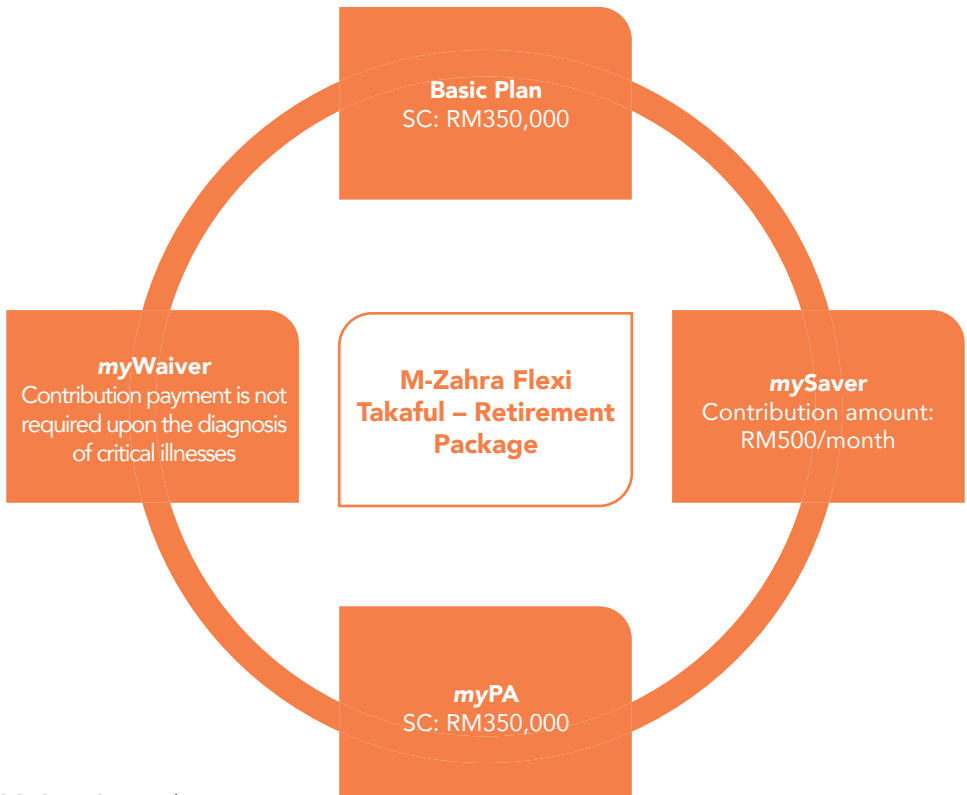
03 2600 5500
www.muamalat.com.my



- **Scenario 2: Retirement as a priority.**

Khairul Ikhwan, a Department Head and a soon-to-be 35-year-old, values work-life balance and loves to travel. He leads a healthy lifestyle, does not smoke, and maintains a normal BMI throughout his life. He applied for **M-Zahra Flexi Takaful** to secure his retirement and hopes to accumulate savings of at least RM350,000 by the age of 60.

Monthly contribution: RM662 | **Contribution term:** Up to the age of 60



SC: Sum Covered

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of



A detailed explanation of the **M-Zahra Flexi Takaful** plan customised by Mr. Khairul Ikhwan:

- **Death**

His family will receive:

- RM10,000 as Death Expenses Benefit in advance to cover funeral expenses; and
- RM340,000 paid as a lump sum Death Benefit (remaining balance of sum covered).

- **Death (due to accidents)**

His family will receive:

- RM10,000 as Death Expenses Benefit in advance to cover funeral expenses; and
- RM340,000 paid as a lump sum Death Benefit (remaining balance of sum covered); and
- RM350,000 as additional Death Benefit.

This makes up to a sum of compensation of RM700,000.

- **Death (due to accidents while travelling abroad as a passenger in public transport)**

His family will receive:

- RM10,000 as Death Expenses Benefit in advance to cover funeral expenses; and
- RM340,000 paid as a lump sum Death Benefit (remaining balance of sum covered); and
- RM700,000 as additional Death Benefit.

This makes up to a sum of compensation of RM1,050,000.

- **Total and Permanent Disability**

He will receive RM350,000 as compensation which can be used to cover his living expenses and pay for his treatment as he is no longer fit to work.

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



- **Diagnosed with Any One of the 48 Types of Critical Illness**

Since he has included *myWaiver* in his plan, he no longer needs to pay his monthly contributions, and his savings will continue to grow until maturity.

- **Remain Active Until the Policy Matures**

He has selected a maturity period of up to 60 years of age for his **M-Zahra Flexi Takaful** plan. In the event that he remains healthy until that time, he will receive the remaining balance of his account including his monthly contributions and any accumulated savings, at 100% which amounts to less than RM263,750*. Mr. Khairul Ikhwan can use the funds to support his retirement years.

**The projected amount is calculated based on 100% allocation to myBalance Fund with an investment return of 5% p.a. Please note that this figure is for illustration purposes only and is not guaranteed. Actual returns may vary depending on the fund's actual performance.*

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of

DRB-HICOM

Basic features of M-Zahra Flexi Takaful

| DESCRIPTION | DETAILS | | | | | | | | | | |
|--|--|--|-------------------------|--------------------|---|---------------|---|---------------|---|---------------|---|
| Age of eligibility | <p>For Person Covered: Minimum: 14 days up to 70 years next birthday</p> <p>Note: The age mentioned above refers to the age at next birthday. The minimum age for participants is 19 years next birthday, while children aged between 14 days and 18 years next birthday are eligible for coverage.</p> | | | | | | | | | | |
| Sum covered | <p>For basic plans and Total and Permanent Disability:</p> <ul style="list-style-type: none"> Minimum: RM10,000 Maximum: Subject to underwriting <p>Each additional benefit has its own minimum and maximum sum covered.</p> | | | | | | | | | | |
| Coverage term | <p>Choose between the option to be covered until age 25, 60, 70 or 80.</p> <table> <tr> <th>Age at Next Birthday of Person Covered</th><th>Available Coverage Term</th></tr> <tr> <td>14 days – 18 years</td><td>Maturity benefit with a policy tenure of 25, 60, 70, 80 years</td></tr> <tr> <td>19 – 50 years</td><td>Maturity benefit with a policy tenure of 60, 70, 80 years</td></tr> <tr> <td>51 – 60 years</td><td>Maturity benefit with a policy tenure of 70, 80 years</td></tr> <tr> <td>61 – 70 years</td><td>Maturity benefit with a policy tenure of 80 years</td></tr> </table> | Age at Next Birthday of Person Covered | Available Coverage Term | 14 days – 18 years | Maturity benefit with a policy tenure of 25, 60, 70, 80 years | 19 – 50 years | Maturity benefit with a policy tenure of 60, 70, 80 years | 51 – 60 years | Maturity benefit with a policy tenure of 70, 80 years | 61 – 70 years | Maturity benefit with a policy tenure of 80 years |
| Age at Next Birthday of Person Covered | Available Coverage Term | | | | | | | | | | |
| 14 days – 18 years | Maturity benefit with a policy tenure of 25, 60, 70, 80 years | | | | | | | | | | |
| 19 – 50 years | Maturity benefit with a policy tenure of 60, 70, 80 years | | | | | | | | | | |
| 51 – 60 years | Maturity benefit with a policy tenure of 70, 80 years | | | | | | | | | | |
| 61 – 70 years | Maturity benefit with a policy tenure of 80 years | | | | | | | | | | |

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of

DRB-HICOM

Basic features of M-Zahra Flexi Takaful

| DESCRIPTION | DETAILS |
|--|---|
| Contribution payment term | Monthly, quarterly, half-yearly or annually |
| Death benefit | <p>In case of death during the coverage term, your beneficiaries will receive a lump sum equivalent to:</p> <ul style="list-style-type: none"> i. basic sum covered; and ii. total account value*, if any. <p>Note: *Total account value refers to any balance in the Participant's Account plus any balance in the Investment-Linked Funds, if applicable.</p> |
| Total and Permanent Disability benefit | <p>In case of Total and Permanent Disability before the age of 70 next birthday during the coverage term, you will receive a lump sum equivalent to:</p> <ul style="list-style-type: none"> i. basic sum covered; and ii. total account value, if any. |
| Funeral expenses benefit | <p>In the event of death during the coverage term, your beneficiaries will receive immediate financial assistance equivalent to:</p> <ul style="list-style-type: none"> i. 10% of the basic sum covered; or ii. up to RM10,000 without being required to answer any questions. <p>Following notification of the death claim, the benefit will be paid out first and the amount will be taken from the Basic Sum Covered in advance.</p> |
| Contribution | <ul style="list-style-type: none"> i. Contribution rates vary according to the sum covered, age of entry, gender and smoking status of the Person Covered. ii. Additional contributions may apply due to factors such as medical burden and/or work burden. |

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of

DRB-HICOM

Basic features of M-Zahra Flexi Takaful

| DESCRIPTION | DETAILS | | |
|---|-----------------------|---------------------|------------------------------|
| Rewards and Benefits for Educational Excellence ¹ | General Examination | Minimum Eligibility | Reward for Every Distinction |
| | SPM/GCSE ² | 7A | RM125 |
| | STPM | 3A | RM125 |
| | STAM ³ | 7 Distinctions | RM125 |
| | A Level | 3A | RM125 |
| ¹ For children only - mandatory to include <i>myPayor</i> or <i>myPayor Plus</i> during application. | | | |
| ² GCSE stands for General Certificate of Secondary Education or <i>Sijil Am Pendidikan Menengah</i> , equivalent to SPM. | | | |
| ³ STAM stands for Malaysian Higher Religious Certificate, equivalent to STPM; which is offered to Lower 6th Form students. | | | |
| Grade A refers to A-, A and A+. | | | |
| Reward distribution is subject to these conditions: | | | |
| <div><div>i.</div><div>The certificate must be valid for at least 1 year before the child sits for the exam; and</div></div> <div><div>ii.</div><div>Contribution payments have been fulfilled; and</div></div> <div><div>iii.</div><div>The rewards for each exam are offered only once in a lifetime.</div></div> | | | |

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



Fees and charges for M-Zahra Flexi Takaful

| JENIS | BUTIRAN |
|---|--|
| Wakalah Fee | Wakalah refers to a contract where one party as the principal authorises another party to act on their behalf to perform certain tasks in matters that can be delegated. Under this plan, we have been authorised to manage their plan and in return, we will receive a fee for our services. Fees are calculated by deducting the contribution allocation rate from the contribution payments |
| Service charges | Applicable to basic coverage and additional benefits. - RM5/month for basic coverage - RM1/month for additional benefits (except the addition of additional benefits). |
| Delivery charges | Free. |
| Partial withdrawal charges | Free. |
| Fund exchange fee | Free. |
| Value added charges | Free. |
| Credit card charges | Free. |
| Management charges (only for myMedic) | Additional RM4 per month. |
| Fund Management charges (only for Investment-Linked Funds) | i. Minimum: 1.0% of Net Asset Value per year. ii. Maximum: 1.05% of Net Asset Value per year. |

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



Frequently Asked Questions (FAQ)

Q: What is Takaful?

A: Takaful is a mutual assistance scheme based on the principles of solidarity, brotherhood, and cooperation. Each participant agrees to contribute on the basis of *Tabarru'* (donation) to a common fund, namely the Participant's Special Account (PSA), which will be used to assist each other. Takaful Malaysia will invest and manage this fund on behalf of the participants with an investment strategy that complies with Shariah principles.

Q: Who can apply for this plan?

A: You must be at least 19 years old (age next birthday) to apply for this plan. This plan provides coverage to individuals aged between 14 days and 70 years next birthday.

Q: How much is the contribution to be paid?

A: The contribution varies depending on your sum covered, coverage term, contribution payment term and contribution payment mode.

Q: How do I pay my contribution?

A: You can pay the contribution via credit card or debit card on a monthly, quarterly, half-yearly or annually basis. We will automatically deduct the contribution from your credit or debit card based on the chosen contribution payment mode on each contribution payment date.

Q: Can I get tax relief when I participate in this plan?

A: Yes, you may be eligible for income tax relief, subject to the approval of the Inland Revenue Board.

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



Important Notes:

- i. You should make sure that this plan will best serve your needs and the contribution payable under the plan is the amount that you can afford.
- ii. The principal amount placed under the Participant Account Fund and the investment profit arising from the Participant Account, are not guaranteed and will be based on the actual fund performance.
- iii. The risk of investment is borne solely by you and the benefits may be less than the total contributions you paid.
- iv. You are advised to ensure the contribution payment is made regularly to enjoy continuous coverage. Your certificate will lapse, and no coverage will be provided when your balance in the Participant Account is exhausted.
- v. You may receive the balance in the PA Fund (if any) upon surrender or maturity, which may be less than the total amount of contributions that you have paid.
- vi. Any revision of the fees and charges or contributions will be made on the certificate anniversary, and we will notify you by giving you thirty (30) days advance notice.
- vii. There is a free look period of fifteen (15) calendar days from the delivery date of the e-Certificate for you to review and decide whether you want to continue with the plan. If you wish to discontinue, you may cancel the certificate and get a full refund for the contributions paid.
- viii. This brochure provides general information only. It is not a Takaful contract. You are advised to refer to the product disclosure sheet, marketing illustration and certificate for detailed features and important benefits of the plan before deciding to participate in this plan. The exclusions and limitations of the benefits stated are not exhaustive. Takaful Malaysia hereby disclaims any liability of whatsoever nature should you suffer any loss by relying on the information contained herein.

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



Exclusions:

1. Death resulting from suicide within the first year from the effective date of the certificate or the Date of Reinstatement of the Certificate.
2. Total and Permanent Disability that is directly or indirectly caused by:
 - i. Attempted suicide or self-harm, while sane or insane;
 - ii. Committing or attempting to commit a criminal offence by the Person Covered.
 - iii. Drug or stimulant abuse, or complications resulting from such abuse.
 - iv. War or an act of aggression, including invasion, actions of foreign states, acts of enemies (whether declared or not), civil war, insurrection, revolution, riot, intervention of military authorities, or coup d'état.
 - v. Engaging in professional sports, scuba diving, racing of any kind, non-commercial air flight (unless as a fare-paying passenger or crew member of a licensed commercial airline on a scheduled route), or any other dangerous activity or sport (including bungee jumping, hang gliding, ballooning, parachuting, and skydiving) unless Takaful Malaysia agrees in a special endorsement.
 - vi. Any pre-existing conditions relating the health status of the Person Covered that were not disclosed to Takaful Malaysia.
 - vii. Any congenital disorders, birth trauma and residual complications, if they were present or known during the period when the certificate or attachment were approved and the Person Covered was still in the womb.

Please note that the above exclusions and limitations are not exhaustive, and you should refer to the certificate for more detailed information.

Managed by:



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



mybankmuamalat



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



This brochure is for general information only and is not a contract for this product. You are advised to refer to the benefit illustration and product description sheet for detailed information regarding the important features and benefits of the plan for understanding before applying for this plan.

M-Zahra Flexi Takaful is a Shariah-compliant product.

This takaful plan is distributed by: **Bank Muamalat Malaysia Berhad**
196501000376 (6175-W)
Menara Bumiputra, Jalan Melaka,
50100 Kuala Lumpur.

To apply, please contact 03-2600 5500, visit any Bank Muamalat branch or visit www.muamalat.com.my for more information and the terms and conditions.



This plan is managed by:
Syarikat Takaful Malaysia Keluarga Berhad
198401019089 (131646-K)

Licensed under the Islamic Financial Services Act 2013
and regulated by Bank Negara Malaysia.
27th Floor, Annexe Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
www.takaful-malaysia.com.my

About Takaful Malaysia

Syarikat Takaful Malaysia Berhad ("STMB") was established on 29 November 1984. In accordance with the Islamic Financial Services Act 2013 ("IFSA"), STMB's composite licence was separated into two (2) licensed entities on 1 June 2018. STMB, now known as Syarikat Takaful Malaysia Keluarga Berhad ("Takaful Malaysia" or "Takaful Malaysia Keluarga") manages the Takaful Keluarga business while Syarikat Takaful Malaysia Am Berhad ("Takaful Malaysia Am") manages the General Takaful business. Takaful Malaysia Keluarga is the parent company and owns 100% of Takaful Malaysia Am. Takaful Malaysia Keluarga and General Takaful Malaysia operate through a combined network of service centres in 24 locations nationwide.

For further information, terms and conditions regarding this plan, please refer to your Takaful certificate.

RISK STATEMENT

TAKAFUL MALAYSIA IS A MEMBER OF THE MALAYSIA DEPOSIT INSURANCE CORPORATION (PIDM). AS A PIDM MEMBER, A PART OF THE BENEFITS PROTECTED UNDER THE TAKAFUL CERTIFICATE OFFERED BY TAKAFUL MALAYSIA IS PROTECTED FROM THE LOSS OF EITHER A PORTION OR ALL OF THE TAKAFUL BENEFITS BY PIDM, IN THE EVENT OF FAILURE OF THE TAKAFUL OPERATOR MEMBER. FOR MORE INFORMATION ON COVERAGE LIMITS AND COVERAGE SCOPE, PLEASE GET THE PIDM INFORMATION LEAFLET FROM TAKAFUL MALAYSIA OR VISIT THE PIDM WEBSITE (WWW.PIDM.GOV.MY) OR CALL THE PIDM TOLL FREE LINE (1-800-88-1266).

Managed by:



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



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



@bankmuamalatmy



WhatsApp us
+603-2692 3393

03 2600 5500
www.muamalat.com.my



A Member of

