



Planning
today
for a better
tomorrow

M-Zahra INCOME TAKAFUL

A Takaful protection plan that helps you achieve your goals systematically and efficiently.

- Future Savings
- Guaranteed Annual Cash
- Takaful Protection
- Short-Term Contribution
- Flexibility



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or visit the nearest branch



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Financial planning and protection are two of the most important elements in building a secure future, especially for those with families. With those two elements in place, you can ensure that your loved ones will be better equipped to manage any unexpected events or financial setbacks that may occur, even in your absence.

An essential aspect of financial planning is the strategic allocation of savings towards specific goals such as:

- Savings for children's education;
- Savings for retirement; and
- Savings for debt settlement.

Introducing **M-Zahra Income Takaful**, a Takaful protection plan that helps you achieve your goals systematically and efficiently. Benefits of **M-Zahra Income Takaful** include:

- **Future Savings** : Set the amount of contribution based on your affordability.
- **Guaranteed Annual Cash** : Receive annual payments from the second year until its maturity.
- **Takaful Protection** : Receive a higher lump sum benefit payment for death/ Total and Permanent Disability (TPD) due to accidents.
- **Short-Term Contribution** : You can pay for the contribution in a short period of time while enjoying long-term protection.
- **Flexibility** : You can choose to increase your savings amount at any time.

Let **M-Zahra Income Takaful** become a part of your current plans to ensure a secure future.

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Learn more about the benefits of M-Zahra Income Takaful

• FUTURE SAVINGS

With **M-Zahra Income Takaful**, you can customise the contribution amount based on your desired coverage, ensuring the return of your savings upon maturity.

• RECEIVE GUARANTEED CASH EVERY YEAR

Through **M-Zahra Income Takaful**, you will receive guaranteed cash payment every year, starting from the end of the 2nd certificate year until death or TPD, surrender or maturity, whichever occurs first.

End of Certificate Year	Guaranteed Cash Payment
Year 2-5	8% x Sum Covered
Year 6-10	10% x Sum Covered
Year 11 onwards	12% x Sum Covered

• ADD YOUR SAVINGS ANYTIME TO INCREASE YOUR OVERALL SAVINGS AMOUNT

M-Zahra Income Takaful is a flexible plan that allows you to increase your savings by adding additional Participant Accounts (PA) with a single contribution at any time when you have extra funds. This option is available 15 days after the effective date of your certificate.

• RECEIVE A SPECIAL ALLOWANCE FOR IMPORTANT LIFE EVENTS

Celebrate life's precious moments with **M-Zahra Income Takaful**. When you apply for this plan, you will be eligible for a cash allowance of 5% of the Sum Covered upon marriage or childbirth. If you do not make a claim for this benefit during the coverage term, you will still be eligible to receive 5% of the Sum Covered upon maturity.

• PAY FOR SHORT-TERM CONTRIBUTION, ENJOY LONG-TERM PROTECTION

You have the option of paying your **M-Zahra Income Takaful** plan contributions for 8 or 12 years and enjoy a coverage term of 20 or 25 years.

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• RECEIVE LARGE ACCIDENT BENEFIT PAYMENT UP TO 300% OF SUM COVERED

In the event of death or TPD, the benefit payment specified when you apply for **M-Zahra Income Takaful** will be paid to your family as below:

Death / TPD	Benefit Payout	
Not due to accidents	100%	Sum Covered; or the total amount of contributions received, less any cash benefits paid, whichever is greater
Due to accidents*	200%	
Due to accidents while abroad	300%	
	+ remaining balance in Participant Account	

**TPD resulting from a cause other than accidents and death/TPD due to accidents occurring before the age of 70 next birthday.*

• RECEIVE ADDITIONAL CASH PAYMENTS

Exclusive to **M-Zahra Income Takaful** participants, we offer a compassionate allowance in addition to the death benefit payment. This means that 10% of the Sum Covered will be paid to your family, who can use the funds to cover funeral costs, hospital bills, or other expenses.

• RECEIVE MATURITY BENEFIT PAYMENT IN THE FINAL YEAR OF THE CERTIFICATE

If you remain in good health and live until the end of the **M-Zahra Income Takaful** certificate term, you will receive a lump sum payment of the Maturity Benefit:

- 150% of the Sum Covered + an additional 5% of the Sum Covered (if no claim has been made on the Life Event Allowance); or
- The remaining balance in the Guaranteed Benefit Account (GBA), whichever is higher.

In addition, any remaining balance in the PA will also be paid out to you.

• EASE OF ENROLMENT

Health examination records will not be requested during the application process of **M-Zahra Income Takaful**.

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Discover how M-Zahra Income Takaful can help you double your savings

Name : Umar Sulaiman
Age : 30 years next birthday
Marital status : Recently engaged
Monthly contribution : RM325
Contribution payment term : 8 years
Coverage term : 20 years
Basic sum covered : RM10,000
 (savings amount)



- Life Events Allowance
- RM500



- Maturity Benefit at 2% per annum
- RM17,620



- Maturity Benefit at 5% per annum
- RM21,105

Please note that the graphic information above is for illustrative purposes only and is not guaranteed. The scenario above does not represent the upper or lower limits of PA and GBA investment performance.

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Basic features of M-Zahra Income Takaful

DESCRIPTION	DETAILS
Age of eligibility	<p>For Participant:</p> <p>Minimum: 19 years next birthday</p> <p>Maximum: NIL</p> <p>For Person Covered:</p> <p>Minimum: 14 days (age to date)</p> <p>Maximum: 55 years next birthday</p>
Sum covered	<p>Minimum: RM10,000</p> <p>Maximum: RM300,000</p>
Coverage term	20 or 25 years
Contribution payment term	8 or 12 years
Mode of contribution payment	Monthly, quarterly, half-yearly or annually

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Fees and charges for M-Zahra Income Takaful

DESCRIPTION	DETAILS																																												
Wakalah Fee	<p>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.</p> <p>A percentage of the contribution will be deducted as <i>Wakalah</i> Fee (advance fee) according to the table below.</p> <table><tr><th rowspan="2">Year</th><th colspan="2">Wakalah Fee</th></tr><tr><th>Contribution payment term: 8 years</th><th>Contribution payment term: 12 years</th></tr><tr><td>1</td><td>30%</td><td>35%</td></tr><tr><td>2</td><td>25%</td><td>25%</td></tr><tr><td>3</td><td>25%</td><td>25%</td></tr><tr><td>4</td><td>10%</td><td>15%</td></tr><tr><td>5</td><td>10%</td><td>15%</td></tr><tr><td>6</td><td>8%</td><td>10%</td></tr><tr><td>7</td><td>8%</td><td>10%</td></tr><tr><td>8</td><td>8%</td><td>10%</td></tr><tr><td>9</td><td>NIL</td><td>10%</td></tr><tr><td>10</td><td>NIL</td><td>10%</td></tr><tr><td>11</td><td>NIL</td><td>5%</td></tr><tr><td>12</td><td>NIL</td><td>5%</td></tr><tr><td>Total</td><td>124%</td><td>175%</td></tr></table>	Year	Wakalah Fee		Contribution payment term: 8 years	Contribution payment term: 12 years	1	30%	35%	2	25%	25%	3	25%	25%	4	10%	15%	5	10%	15%	6	8%	10%	7	8%	10%	8	8%	10%	9	NIL	10%	10	NIL	10%	11	NIL	5%	12	NIL	5%	Total	124%	175%
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12	NIL	5%																																											
Total	124%	175%																																											
Tabarru'	<p>Tabarru' refers to donation for charitable purposes. Under this plan, participants donate part of their contributions to help other participants.</p>																																												

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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: 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.

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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 amount placed under the PA or GBA and the investment profit arising from the PA or GBA are not guaranteed and will be based on the actual fund performance.
- iii. Life Event Allowance, Guaranteed Cash Benefit and Guaranteed Maturity Benefit will not be guaranteed if you do not make contributions for more than three (3) consecutive months.
- 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 GBA is exhausted.
- v. You may receive the balance in the GBA and PA (if any) upon surrender or maturity, which may be less than the total amount of contributions that you have paid. If there is a deficiency in the GBA, the Maturity Benefit may be paid from the Participant's Special Account which is subject to the terms and conditions of the certificate.
- 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.

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Exclusions:

We will not be liable to pay any benefits under your certificate caused directly or indirectly, in whole or in part, by any one (1) of the following events:

DEATH

We will not be liable to pay any benefits under your certificate in the event of Person Covered's death by suicide, while sane or insane, within the first (1) year from the effective date of the certificate. However, all contributions made to date will be refunded.

In cases where the Person Covered passes away before reaching the age of two (2) on the anniversary of their birth, no benefit shall be paid. However, We shall return all contributions paid to date, less any Guaranteed Cash Benefit received.

If the death of the Person Covered is not caused by an accident within two (2) years from the effective date of the certificate, no benefit shall be paid. However, We shall return all contributions paid to date, less any Guaranteed Cash Benefit received.

TOTAL AND PERMANENT DISABILITY

1. If TPD for the Person Covered occurs for any reason before reaching the age of two (2) on the anniversary of their birth, no benefit shall be paid. However, We shall return all contributions paid to date, less any Guaranteed Cash Benefit received.
2. If TPD of the Person Covered is not caused by an accident within two (2) years from the effective date of the certificate, no benefit shall be paid. However, We shall return all contributions paid to date, less any Guaranteed Cash Benefit received.

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3. We will not be liable to pay any benefits under your certificate for TPD for a Person Covered which existed before or on the effective date of the certificate, or which resulted directly or indirectly from any of the following reasons:
- i. Attempted suicide or self-harm, while sane or insane;
 - ii. Aviation, gliding or any other form of aerial flight other than as a pilot, cabin crew or fare paying passenger of a recognised airline or charter service;
 - iii. War (whether the war is declared or not), revolution or any warlike operation;
 - iv. Any violation of law by the Person Covered or any assault or felony as committed, attempted or provoked by him; or
 - v. Acquired Immunodeficiency Syndrome (AIDS), infection by the Human Immunodeficiency Virus (HIV) or related conditions.

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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 Income 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)

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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 license 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).

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