BANK MUAMALAT AWWAL BASIC CREDIT CARD-i
COMPLIMENTARY TAKAFUL COVERAGE ON CREDIT CARD-i
OUTSTANDING BALANCE (TAKAFUL COVERAGE)
TERMS AND CONDITIONS

1. The Takaful Coverage shall take effect from 1 January 2027 upon activation of the Awwal Basic Credit Card-i and expires on 31 December 2027. The Takaful Coverage will automatically expire on 31 December 2027, regardless of the activation date.

2. Cardholder refers to an individual holding a valid, unexpired principal Awwal Basic Credit Card-i issued by Bank Muamalat Malaysia Berhad("BMMB")

3. The eligible criteria for this Takaful Coverage are:
   1. Entry age : 21 – 64 age next birthday
   2. Minimum Awwal Basic Credit Card-i outstanding balance : RM 1,000

4. All eligible Awwal Basic Credit Card-i cardholders are automatically enrolled for this.
   No registration or application is required.

5. The Takaful Coverage is provided by Syarikat Takaful Malaysia Berhad ("Takaful Provider").

6. Cardholders may contact the Takaful Provider as stated in Item 12 for more information on the Takaful Coverage.

7. The takaful contribution is fully paid by BMMB.

8. Takaful Coverage Table:

Benefit Details	**Coverage**
Death Benefits (All Causes)	Maximum of RM20,000
Total and Permanent Disablement (All Causes)	Maximum of RM20,000
Funeral Expenses	Fixed Amount RM1,000

9. "Total and Permanent Disablement" refers to a state of incapacity arising from any one (1) of the following conditions:
   i) For a gainfully employed Cardholder, a disability caused by injury or disease which totally and permanently prevents the Cardholder from performing his normal activities that is, engaging in any business, occupation, profession or performing any work, for wages, compensation or profit. Such disability must continue uninterrupted for a period of six (6) months and verified by Takaful Operator appointed Medical Practitioner; or
   (ii) For a non-gainfully employed Cardholder, a disability caused by injury or disease which will require the Cardholder, for the remainder of his natural life, to be subjected to constant medical care and attention and to be confined to a home, to a hospital or to a similar institution. Such disability must continue uninterrupted for a period of six (6) months and verified by Takaful Operator appointed Medical Practitioner; or
   (iii) Upon occurrence of any of the following to the Cardholder:
   (a) Total and irrecoverable loss of sight of both eyes; or
   (b) Total and irrecoverable loss of use of two (2) limbs at or above the wrist or ankle; or
   (c) Total and irrecoverable loss of sight of one (1) eye and loss of use of one (1) limb at or above the wrist or ankle.

10. Any claim shall be submitted to Takaful Provider immediately, for any claim's submission exceeding 90 calendar days from date of loss, cardholders to substantiate with written valid reason.

11. Covered Events for Claims & Exclusions
    Covered Events: Death (Due to All Causes) & Total Permanent Disablement (Due to All Causes)

    Pre-existing Condition Exclusion: Takaful Provider will not pay any benefits for TPD that existed prior to or on the Effective Date.

    General Exclusions: No TPD benefits will be paid if the disablement results directly or indirectly from any of the following causes:

    1. attempted suicide or self-inflicted injuries, whether sane or insane;
    2. aviation, gliding or any other form of aerial flight other than a pilot, cabin crew or fare paying passenger of a recognized airline or charter service;
    3. war (whether declared or undeclared), revolution or any warlike operations; or
    4. any violation of law, assault or felony as committed, attempted or provoked by the person covered.

12. Submission of a Claim

All written notices of claim must be submitted to:
Customer Service Unit (CSU)
Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)]
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel: 1-300 88 252 385
Email: csu@takaful-malaysia.com.my

within 30 calendar days of the occurrence of an event which may give rise to a loss or as soon as reasonably possible, with information sufficient to identify the Cardholder. All information, evidence, proof, certificates, reports and any other documents required by the Takaful Provider shall be furnished at the expense of the Cardholder and shall be in such form as the Takaful Provider may prescribe. Subject to the Specific Terms, Conditions and Exclusions of the Takaful Principal Certificate.

13. Required list of documents for claims submission:

List of Compulsory Claims Documents	Death / Funeral Expenses	TPD Claim
Claim Form (Duly Completed)	√	√
Copy of NRIC / Birth Certificate	√	√
Copy of Death Certificate	√	x
Copy of Police Report (For Accident Only)	√	√
Copy of Report for the Medical Board / SOCSO Report	x	√
Copy of Medical Report	x	√
Copy of Letter of Termination by the Employer (For Gainfully Employed Person)	x	√
Copy of Bank Outstanding Balance / Account Statement at Loss Date or Any Other Documents Agreed by Both Parties (STMB & Banks)	√	√
Copy of Proof of Relationship (Beneficiary)	√	x
Beneficiary's Copy of NRIC	√	x
Beneficiary's Copy of Bank Account Details	√	√

14. BMMB reserves the right to amend, shorten, cancel, suspend or terminate this Terms and Conditions or any part thereof with twenty-one (21) calendar days'

notice. Such notice may be published by BMMB via its' website www.muamalat.com.my. It shall be the responsibility of the Cardholder to be informed or otherwise seek out any such notice(s) validly posted regularly.

15. The Cardholder agrees to indemnify and hold BMMB harmless from any claims, losses, damages, costs, or liabilities (including legal fees) arising from this Terms and Conditions andthe Takaful Coverage. Any claim should be made directly to the Takaful Provider. Notwithstanding to the above, the Cardholder's obligations under the Cardholder's Agreement shall remain in effect even after the termination of the Awwal Basic Credit Card-i.

16. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Terms and Conditions by BMMB shall not entitle the Cardholder or any other persons whatsoever to any claim or compensation against BMMB for any losses or damages suffered or incurred as a direct or indirect result of such amendments, shortening, cancellation, suspension or termination unless such losses or damages are attributable by BMMB's gross negligence, fraud or wilful misconduct.

17. BMMB is entitled to, at its discretion, disqualify/ reject any Cardholders who do not comply with the terms and conditions stated herein and/ or are found or suspected of tampering with the Takaful Coverage and/ or its process or the operations of this Takaful Coverage. Tampering shall include fraudulent activities involving any act of deceit and/ or deception and/or cheating with regards to this Terms and Conditions and the Takaful Coverage.

18. BMMB shall not be liable for any injury or loss of lives and valuable or any other loss or damage whatsoever or however suffered or sustained by any Cardholder arising or resulting, directly or indirectly in whole or part, from their participation in this Terms and Conditions or from the prize or prizes won by them through this Terms and Conditions or as a result of any act of omission on the part of BMMB.

    BMMB shall administer this Terms and Conditions with due care and in compliance with all applicable regulatory requirements. Notwithstanding the foregoing, BMMB is not responsible for any delays or failure to perform its obligations due to events beyond its reasonable control, including acts of God, war, riot, strike, lock-out, industrial action, fore, flood, technical or system failures, pandemic, epidemic, act of government of any other similar events.
19. Cardholders are welcome to seek clarification from BMMB should any of this Terms and Conditions not fully understood.

20. For information, enquiries, feedback and/or complaints related to this Terms and Conditions, please contact BMMB's Customer Service at +603-2600 5500. Alternatively, for feedback and/or complaints submissions, the Cardholder may choose to e-mail BMMB their feedback at feedback@muamalat.com.my.

21. BMMB's decision on all matters relating to this Terms and Conditions shall be deemed final, conclusive and binding and shall not be obliged to give any reasons or enter into any correspondence with any person(s) on any matter concerning this Terms and Conditions.

22. In addition to the terms stipulated above, Cardholders agree that the general Terms and Conditions in the Cardholders' Agreement shall be read together with this Terms and Conditions as an entire agreement.

23. This Terms and Conditions stated herein shall be governed by and construed under the Laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia (BNM) and other relevant bodies and authority, in force, from time to time.

24. The Terms and Conditions are also subject to all prevailing provisions of the Islamic Financial Services Act 2013 (IFSA), **Anti-Money Laundering, Anti-Terrorism Financing, Anti-Restricted Activity Financing and Proceeds of Unlawful Activities Act 2001 (AMLA)**and Personal Data Protection Act 2010 (PDPA).

25. All parties are expected to understand and comply with the Malaysian Anti-Corruption Commission Act 2009 (including any amendments thereof). BMMB reserves the right to report any actions or activities subjected of being criminal in nature to the police or other relevant authorities and include to terminate the transaction hereof.

26. The Terms and Conditions including the discretion rights and/or power given to any parties under this document shall be subject to Shariah principles.