

**BANK MUAMALAT CREDIT CARD-i
COMPLIMENTARY TAKAFUL COVERAGE ON CREDIT CARD-i
OUTSTANDING BALANCE COVERAGE**

1. The Coverage takes effect from 29 September 2023 until further notice, when a cardholder receives and activate their card.
2. Cardholder refers to an individual holding a valid, unexpired principal card issued by Bank Muamalat Malaysia Berhad("BMMB"), who remains an active Cardholder at the time of a claim.
3. The eligible criteria for this Coverage are:
 1. Eligible entry age : 21 - 64 age next birthday
 2. Minimum outstanding balance : RM 1,000
4. All eligible Bank Muamalat credit cardholders are automatically enrolled for this. No registration or application is required.
5. The takaful coverage is provided by Syarikat Takaful Malaysia Keluarga Berhad ("Takaful Provider").
6. Cardholders to 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. Coverage Table:

Benefit Details	Coverage
Death Benefits (All Causes)	Maximum of RM100,000
Total and Permanent Disablement (All Causes)	Maximum of RM100,000
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 notified 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. Events for claim
- Death (Due to All Causes) & Total Permanent Disablement (Due to All Causes)
However, Exclusion for Total Permanent Disablement (Due to All Causes):
- Takaful Provider will not be liable to pay any benefit for TPD of the Person Covered which has existed prior to or on the Effective Date, or which is resulting directly or indirectly from any of the following causes:
- 1. attempted suicide or self-inflicted injuries, while 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 war be declared or not), revolution or any warlike operation; or
 - 4. any violation of law by the Person Covered or any assault or felony as committed, attempted or provoked by him.

12. In the Event 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. Below shown the required list of documents for claims submission:

<i>List of Compulsory Claims Documents</i>	<i>Death / Funeral Expenses</i>	<i>TPD Claim</i>
<i>Claim Form (Duly completed)</i>	√	√
<i>Copy of NRIC / Birth Certificate</i>	√	√
<i>Copy Death Certificate</i>	√	x
<i>Copy of Police Report (For accident ONLY)</i>	√	√
<i>Copy of Report for the Medical Board / Sosco Report</i>	x	√
<i>Copy of Medical Report</i>	x	√
<i>Copy Letter of Termination by the Employer (For gainfully-employed person)</i>	x	√
<i>Copy of Bank Outstanding Balance /Account Statement @ Loss Date or any other documents agreed by both parties STMB & Banks</i>	√	√
<i>Copy Proof of Relationship (Beneficiary)</i>	√	x
<i>Beneficiary's Copy of NRIC</i>	√	x
<i>Beneficiary's Copy of Bank Account Details</i>	√	√

14. BMMB reserves the right to amend, shorten, cancel, suspend or terminate this Coverage coverage 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 the takaful coverage and 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 card account.
16. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Coverage 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 to be tampering with the Coverage and/ or its process or the operations of this Coverage. Tampering shall include fraudulent activities involving any act of deceit and/ or deception and/or cheating with regards to the 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 Coverage or from the prize or prizes won by them through the Coverage or as a result of any act of omission on the part of BMMB. Furthermore, BMMB shall not be liable for any default of its obligations under the Coverage due to any force majeure event which includes but not limited to act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of BMMB.
19. Cardholders are welcome to seek clarification from BMMB should any of the Terms and Conditions not fully understood.

20. For information, enquiries, feedback and/or complaints related to the Coverage, 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 Coverage 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 Coverage.
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 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.