

Offering
**Peace
of Mind**
in Today's Digital World



Personal Cyber Takaful

- Annual contribution from as low as RM14.80, making essential cyber protection accessible to all.
- Enjoy safer and more secure online transactions with Takaful protection.

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What is Personal Cyber Takaful

This product provides comprehensive coverage against cyber threats, including identity theft, online retail fraud, and electronic fund transfer fraud, ensuring customers feel secure during online financial transactions by covering potential financial losses caused by these threats.

Benefits

a) Identity Theft

- Unauthorised or illegal use of your personal information by third party.
- Covers your expenses to defend against identity theft, including restoring records, attending hearings, and withdrawing legal cases.

b) Online Retail Fraud

- This covers financial loss arising directly from an online marketplace fraud.
- Dishonestly induced into a transaction resulting in goods paid never being dispatched by the seller.

c) Electronic Fund Transfer Fraud

- Financial loss arising directly from a cyber event.
- Cyber event means any fraudulent electronic transfer or unauthorised use of funds, digital wallets, or cards, including transactions made in good faith based on fraudulent electronic communications.

Contribution

Coverage *Limit per loss and in the aggregate in respect of each coverage	Limit (RM)		
	Option 1	Option 2	Option 3
Identity Theft	150.00	500.00	1,500.00
Online Retail Fraud	300.00	1,000.00	3,000.00
Electronic Fund Transfer Fraud	500.00	3,000.00	5,000.00
Total Contribution	14.80	36.40	58.90

*The total contribution is inclusive of 8% service tax

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To participate, please contact 03-2600 5500, visit any Bank Muamalat branch or visit www.muamalat.com.my for more information and the terms and conditions. For further inquiries regarding this product, kindly contact Takaful Malaysia at 1-800-81-9783, email cyber@takaful-malaysia.com.my.

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