

PruBSN Microtakaful Jariah (MTJ)**1. What is PruBSN Microtakaful Jariah (MTJ)?**

PruBSN Microtakaful Jariah (MTJ) is one of the initiatives offered via PruBSN Prihatin, which aims at reaching out to the low income-households and providing accessible Takaful products to them. It is the first offering of its kind in Malaysia that provides 12-months basic life protection coverage for breadwinners in the hardcore poor and poor family at no cost. Funds for this programme are from PruBSN Prihatin charity fund.

PruBSN Prihatin works closely with the Implementation Coordination Unit of the Prime Minister's Department (ICU JPM) in Malaysia to reach out to the segments registered in the national poverty database *eKasih*, and will also assist in managing the distribution of this takaful protection to the recipients.

2. What are the benefits of PruBSN Microtakaful Jariah?

- 1-year free takaful coverage for death benefit of RM10,000 for all causes of death (except suicide)
- Payment of RM10,000 benefit money when the person covered passed away within the period of coverage

3. Who is eligible for PruBSN Microtakaful Jariah?

- Recipients must be registered with eKasih under the category of hardcore or poor poor families;
- Head of household (KIR);
- Aged between 19 to 50 years old; and
- Have a dependant.

4. How do I know that I have received MTJ protection?

Those eligible for PruBSN Microtakaful Jariah scheme will be notified via SMS on the first day of the coverage period commencing and will be followed by an offer letter along with the card sent to the address recorded in eKasih. If you have received an SMS, but still do not receive an offer letter after 1 month from the date the SMS is received, you can email us at microtakaful@prubsn.com.my or call PruBSN Microtakaful Jariah at **03-2778 2157** for more information.

5. When is the effective date of coverage?

The distribution of MTJ is done in stages according to zone and state. Please check the first page of the offer letter you received to check the effective date of MTJ coverage as below **example**:

PRUDENTIAL BSN
TAKAFUL

Ref : NS1- NS/0009

MAZU BIN MAHADI
NO 6
KG KEPIS TENGAH, AIR KEMPAS
73100 KUALA PILAH
NEGERI SEMBILAN

1 Disember 2019

Dear Sir/Madam / Tuan/ Puan,

Coverage under PruBSN Microtakaful Jariyah / Perlindungan di bawah PruBSN Microtakaful Jariyah

We are pleased to inform you that you have been selected by PruBSN Prihatin to receive a special takaful protection plan made complimentary to you to ease the burden of your family should the unforeseen happen. This takaful benefit will be made available to your family to be used for their survival moving forward.

Dengan sukacitanya kami ingin memaklumkan yang anda telah dipilih oleh PruBSN Prihatin untuk menerima suatu pelan perlindungan takaful khas untuk anda bagi mengurangkan bebanan keluarga anda sekiranya perkara yang tidak diduga berlaku. Manfaat takaful ini boleh digunakan untuk kelangsungan hidup keluarga anda pada masa hadapan.

The following are some important information on the coverage and benefits under the protection plan:
Di bawah adalah maklumat-maklumat penting berkenaan dengan perlindungan dan manfaat-manfaat di bawah pelan tersebut:

<u>Benefits / Manfaat-manfaat:</u>	<u>Sum Covered / Jumlah Yang Dilindungi</u>
Death Benefit / Manfaat Kematian	RM 10,000

<u>Term of Coverage / Tempoh Manfaat:</u>	365 days starting from Commencement Date / 365 hari bermula dari Tarikh Permulaan
<u>Commencement Date / Tarikh Permulaan:</u>	01 Disember 2019
<u>Expiry Date / Tarikh Tamat Tempoh</u>	30 November 2020

To understand the coverage better and to learn of the terms and conditions involved, please read the Appendix included together with this document. We also include the coverage card which will be used as your proof of takaful coverage with us. Please keep the entirety of this document and the Microtakaful Card in a secure place to facilitate any claim process in the future.

***You are also advised to read carefully the offer letter received and fully understand the PruBSN Microtakaful Jariyah coverage offered.**

6. What documents will be received by the recipient of PruBSN Microtakaful Jariyah?

When you receive a letter from PruBSN Microtakaful Jariyah, please ensure that you obtain all 4 documents as below:

- i. PruBSN Microtakaful Jariyah offer letter;

PRUDENTIAL BSN
TAKAFUL

Ref : <Ref Number>

<<Covered Member's Name>>
<<Covered Member's Address 1>>
<<Covered Member's Address 2>>
<<Covered Member's Address 3>>
<<Covered Member's Address 4>>

<<dd mmmm yyyy>>

Dear Sir/Madam / Tuan/ Puan,

Coverage under PruBSN Microtakaful Jariyah / Perlindungan di bawah PruBSN Microtakaful Jariyah

We are pleased to inform you that you have been selected by PruBSN Prihatin to receive a special takaful protection plan made complimentary to you to ease the burden of your family should the unforeseen happen. This takaful benefit will be made available to your family to be used for their survival moving forward.

} Nama dan alamat penerima pelan perlindungan PruBSN Microtakaful Jariyah

Surat tawaran pelan perlindungan PruBSN Microtakaful Jariyah disediakan di dalam dwi-Bahasa: Bahasa Melayu dan Bahasa Inggeris

ii. PruBSN Microtakaful Jariah Card;



Important note about PruBSN Microtakaful Jariah card:

- This card **cannot be used for cash withdrawal (ATM card)** at any bank branches.
- This card is available for the convenience of the plan recipient and can be carried anywhere **for reference**.
- This card **displays a hotline contact number** to facilitate the recipient or beneficiary of PruBSN Microtakaful Jariah coverage plan to contact PruBSN for enquiry and report on death benefit claims.
- The recipient of the plan should **inform the named beneficiary about the card** to facilitate the beneficiary in contacting PruBSN to report the death.

iii. PruBSN Microtakatul Jariah nomination form:

PRUDENTIAL BSN
TAKAFUL

Covered Person's name / Nama Orang Yang Dilindungi:

Identification Number / No. Pengenalan Diri:

NOMINATION FORM (Please complete in CAPITAL LETTERS using BLACK Ink only)
BORANG PENAMAAN (Sila isi dengan menggunakan HURUF BESAR dan dilukis HITAM sahaja)

SECTION A: IMPORTANT NOTES FOR NOMINATION / SEKSYEN A: NOTA PENTING UNTUK PENAMAAN

- You have the right to deal with, modify or terminate the coverage under the Takaful Certificate without the consent of any nominee. Anda mempunyai hak untuk berurusan, mengubahsuai atau menamatkan perlindungan di bawah Sijil Takaful tersebut tanpa persetujuan mana-mana penama.
- From time to time, you are advised to examine if the nomination with this form remains relevant to your specific circumstance and to terminate or replace if necessary. Dari masa ke semasa, anda hendaklah memeriksa sama ada penamaan yang dibuat menurut borang ini masih sesuai dengan keadaan hayat anda, dan menamatkan atau menggantikannya sekiranya ia tidak lagi sesuai.
- If only one nominee is named, such a nominee would receive the entire amount of certificate monies. If two or more nominees are named, the certificate owner may specify the percentage of the certificate monies that is intended for each nominee and if no percentage is stated, all the nominees will receive in equal shares. Jika hanya satu penamaan dibuat, peserta boleh menyatakan peratusan dari jumlah wang sijil untuk dibayar kepada setiap penama dan jika tiada peratusan dinyatakan, semua penama akan menerima bahagian yang sama rata.
- Please tick (✓) one ONLY / Sila tandakan (✓) satu SAHAJA.
 Wasi (Executor) / Pelaksana
The nominee shall be assigned to receive the certificate monies under the Takaful Certificate as a Wasi (Executor) and shall distribute the certificate monies in accordance to the Islamic Law of Inheritance (Faraidh) or Probate and Administration Act 1959 [Act 97], whichever is applicable.
Penama akan menerima wang sijil di bawah Sijil Takaful ini sebagai Wasi (Pelaksana) dan hendaklah mengagihkan wang sijil mengikut Undang-undang Islam Pusaka (Faraidh) atau Akta Probet dan Pentadbiran 1959 [Akta 97], yang mana berkenaan.
 Beneficiary under Conditional Hibah (Gift) / Benefisiari di bawah Hibah Bersyarat
The nominee shall receive the certificate monies under the Takaful Certificate as a beneficiary under conditional hibah and shall be entitled to the certificate monies in accordance with the percentage given.
Penama akan menerima wang sijil di bawah Sijil Takaful ini sebagai benefisiari di bawah hibah bersyarat dan berhak ke atas wang sijil mengikut peratusan yang diberikan.
- You are advised to inform your nominee about the Takaful Certificate and the nomination under this form. Anda dinasihatkan untuk memaklumkan penama anda tentang Sijil Takaful dan penamaan selepas borang ini dilengkapkan.
- Prudential BSN Takaful Berhad (hereinafter referred as "We", "Us", "Our") will be discharged from all liabilities once the certificate monies is paid to the nominee, Public Trustee or Trust Company. Prudential BSN Takaful Berhad (diikuti sebagai "Kami") akan bebas daripada semua liabiliti setelah wang sijil dibayar kepada penama, Amanah Awam atau Syarikat Pemegang Amanah.

PRIVACY NOTICE / NOTIS PRIVASI

We will process the personal data provided by you in this form and it is obligatory for you to provide the personal data required herein. If you fail to provide such data, we will not be able to process your application. We will process the personal data for the purposes of processing, assessing and determining your application or carrying out any activity in relation to or in connection with carrying out our duties as a Takaful operator.

Kami akan memproses data peribadi yang diberikan oleh anda dalam borang ini dan ia adalah wajib untuk anda membuat data peribadi yang dikehendaki kepada kami. Jika anda gagal berbuat demikian, kami tidak akan dapat memproses permohonan anda. Kami akan memproses data peribadi bagi tujuan pemrosesan, penilaian dan menamatkan permohonan anda atau menjalankan sebarang aktiviti yang berkaitan dengan operasi kami sebagai pengendali takaful.

We may share the data with our related, associated or affiliated companies (this includes entity within the Prudential Group of Companies or Bank Simpanan Nasional, Group of Companies), service providers under contract who help with our business operations (including those overseas), any person, who is under a duty of confidentiality and who has undertaken to keep such data confidential; and any person consented by you or to whom we are under an obligation to make disclosure under the requirements of any law, rules, regulations, court order, codes of practice or guidelines binding on us including, without limitation, any applicable regulatory, governmental bodies, or industry recognised bodies such as the Life Insurance Association of Malaysia and Malaysian Takaful Association, and where otherwise required by law.

Kami mungkin akan berkongsi data tersebut dengan syarikat berkaitan, sekutu atau gabungan kami (termasuk entiti dalam Syarikat Kumpulan Prudential atau Syarikat Kumpulan Bank Simpanan Nasional), pembekal perkhidmatan di bawah kontrak yang membantu operasi penginsurans kami (termasuk yang di luar negara), mana-mana individu yang bertanggungjawab memegang kawalsiasan dan telah bersetuju untuk menyimpan data tersebut secara sulit; dan mana-mana individu yang dibenarkan oleh anda atau kepada sesiapa yang mana kami mempunyai kewajipan untuk membuat pendedahan yang dikehendaki oleh mana-mana undang-undang, peraturan, perintah mahkamah, kod praktik atau garis panduan yang kami terikat dengannya termasuk, tanpa terhad, mana-mana pegawai atau ahli keluarga, badan kerajaan atau badan yang diiktiraf oleh industri seperti Persatuan Insurans Hayat Malaysia dan Persatuan Takaful Malaysia, dan jika dikehendaki oleh undang-undang.

We reserve the right to disclose your personal data if required to do so by law, or in the good faith believe that such action is reasonably necessary to comply with the legal process, respond to claims, or to protect the rights, property or safety of our company, our employees, customers, or the public. If we are merged or acquired by another entity, personally identifiable information may be transferred to such entity as part of the merger or acquisition. If you are supplying personal data of other parties such as your family members, legal guardians, nominees, directors, shareholders or officers, please do ensure that you have obtained their consent and bring this notice to their attention.

Kami berhak menedahkan data peribadi anda sekiranya dikehendaki berbuat demikian oleh undang-undang, atau secara jujur percaya bahawa tindakan tersebut adalah perlu dan munafik bagi mematuhi proses undang-undang, menjawab tuntutan, atau untuk melindungi hak, harta atau keselamatan syarikat kami, pekerja kami, pelanggan, atau orang awam. Jika kami bergabung atau diambil alih oleh entiti yang lain, maklumat peribadi anda yang dikenal pasti mungkin dipindahkan kepada entiti tersebut sebagai sebahagian daripada gabungan atau pengambilalihan. Jika anda membekalkan data peribadi pihak-pihak lain seperti ahli keluarga, penjaja sah, penama, pengarah, pemegang saham atau pegawai, sila pastikan anda telah mendapat kelulusan mereka dan membawa nota ini untuk perhatian mereka.

Where you elect to limit our right to process the personal data, you may contact us. For avoidance of doubt, the withdrawal or limitation does not include processing of mandatory personal data. This notice shall be read together with our Privacy Policy on our website, www.pruhsn.com.my and our Privacy Notice in our Proposal Form. If you have any question about this notice, please contact:
Microtakaful Office, E-mail: microtakaful@pruhsn.com.my | Telephone: 03 2778 2157

Jika anda memilih untuk menghadkan hak kami untuk memproses data peribadi, anda boleh berbuat demikian secara bertulis kepada kami. Untuk mengagihkan keterangan, penamatkan balik atau pembatalan tidak termasuk memproses data peribadi yang wajib. Nota ini hendaklah dibaca bersama Polisi Privasi di laman web kami, www.pruhsn.com.my dan Nota Privasi kami di dalam Borang Cadangan. Jika anda mempunyai sebarang soalan mengenai nota ini, sila hubungi:-
Pegawai Microtakaful, E-mel: microtakaful@pruhsn.com.my | Telefon: 03 2778 2157

Nomination Microtakaful/Version/Versi 2.0/Page/Mukasurat 1 of 2

Important notes on PruBSN Microtakaful Jariah nomination form:

- Nomination forms are provided so that PruBSN Microtakaful Jariah plan recipients can recommend the beneficiary's name for the purpose of payment of death benefit of RM10,000.
- Filling in the nomination form is important for:
 - Expediting claim payment process;
 - Ensuring the survival of family members;
 - Avoiding unclaimed moneys.

iv. Step by Step Guide on how to fill up the Microtakaful Jariah nomination form

- You can refer to the step by step guide to find out more about how to fill out the nomination form such as beneficiary information, percentage of distribution (%) and how to return the nomination form by ordinary post.

7. What is the nomination form?

- The nomination form is a mandatory document to be filled in by each recipient of PruBSN Microtakaful Jariah scheme.
- This nomination form will provide beneficiary information named as beneficiary if the covered person passed away.

8. Where can I obtain the nomination form?

The nomination form is attached together with the offer letter. The nomination form can be downloaded on our website <https://www.prubsn.com.my/ms/caring-for-society/prubsn-microtakaful-jariyah/>

9. How do I fill out the nomination form?

Follow these steps to fill out the nomination form:

Step 1: Fill out the nomination form begin with the name of the person covered and fill in the NRIC.

Step 2: Section A – There are two (2) empty boxes that need to be marked by the recipients namely Wasi (Executor) and Hibah (Gift). Mark only one in this column.

Step 3: Section B – There are two (2) nominee details boxes available. Fill in the details of the nominee to be named, you can nominate one or two nominees in this column. Ensure that nominees aged 18 years and above and the percentage of nomination is 100% complete.

Step 4: Section C – You need to sign and fill in details such as name, NRIC and address in this column.

Step 5: Section D – Witnesses must sign and fill in details such as name, NRIC and address in this column. Anyone can be a witness except the recipient and nominee.

10. Do I need to return the nomination form to Prudential BSN Takaful?

Yes, you must return the completed fill in nomination form to PruBSN for our savings and reference in the event of any such event as death claim report etc.

11. If I passed away on the date beyond the coverage period, can my beneficiary make an MTJ claim?

No, the beneficiary should check the date of death of the person covered before making a claim for the death of PruBSN Microtakaful Jariah.

12. How do I submit a claim?

Death claims can be made either:

- a. Directly inform the Microtakaful Unit at 03-2778 2157/03-27782 156; or
- b. Contacting ICU JPM state (*eKasih*), you need to check the hotline number of the state *eKasih* at the respective states *eKasih* portal.

After that, the Beneficiary will be notified of the documents that need to be prepared before the death claim is processed.

13. How long does it take for the claim to be processed?

Death claim payment will be credited to the beneficiary's account within 7 working days after receiving all required documents. Please be reminded that the death claim payment period may take longer if the documents or information received are incomplete. You are encouraged to check all documents and information before submitting documents to smooth the process of payment. Payment of death claim will be notified via SMS.

14. How will payment of claims be made?

PruBSN will process payments for successful claims by crediting the cash directly into the nominee's account as provided. We will notify the nominee when the benefit money has been credited to their account.

15. How will my beneficiary(ies) receive my claims?

Death claim money will be credited directly to the named beneficiary account. PruBSN will therefore inform and request for documents such as the next-of-kin's bank account for payment of death claims.

16. Does the benefits provided through the MTJ scheme cover health benefits and accidents?

No, PruBSN Microtakaful Jariyah scheme only offers 1-year free takaful coverage for death benefit of RM10,000 for all causes of death (except suicide) within the coverage period.

17. Who is administering the PruBSN Microtakaful Jariyah scheme?

Prudential BSN Takaful Berhad is the administrator of the Scheme, a takaful operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia (BNM).

18. Is PruBSN Microtakaful Jariyah a Shariah-compliant scheme?

Yes, PruBSN Microtakaful Jariyah is a Shariah-compliant scheme. It is a takaful product managed in accordance with Shariah principles.

19. Is it I need to pay for this scheme?

No fee is charged. PruBSN Microtakaful Jariyah is provided for free to selected recipients.

20. Where can I get further information about MTJ?

- For more information, you can visit Prudential BSN Takaful berhad's website under the link <https://www.prubsn.com.my/ms/caring-for-society/prubsn-microtakaful-jariyah/>
- For MTJ recipients, you can check the coverage period, benefit details, claim status and others by reaching us via the Microtakaful hotline at 03-2778 2157 which operates 8.30 am – 5:15 pm (weekdays).