

SERVICE GUIDE



If you intend to participate in a takaful plan marketed by bank representative/financial executive, you can enjoy these value-added services.

Services you can expect from our Personal Bankers/Bank Representatives

BEFORE YOU PARTICIPATE IN A TAKAFUL PLAN

✓ ASSIST

- Go through the Customer Fact Find form with you to understand your financial needs and risk appetite.
- Recommend suitable Takaful plan(s) after assessing your needs.

✓ EXPLAIN

- Explain the product features, benefits payable, exclusions, contributions and charges
- Provide Product Disclosure Sheet to assist you in making informed decision and to facilitate product comparison

WHEN YOU DECIDE TO PARTICIPATE IN A TAKAFUL PLAN

✓ ASSIST

- Explain the importance of answering the questions in the proposal form fully and accurately
- Explain the importance of making a nomination and/or hibah to ensure benefits payable are received by your nominee or beneficiaries in the event of death.
- Submit your takaful application for underwriting after you have signed the proposal form.

✓ EXPLAIN

- Your Takaful certificate will be delivered to you within xx days.
- Go through the certificate terms and conditions with you to ensure that this is the right Takaful plan that you have participated in.

DURING THE TERM OF THE TAKAFUL PLAN

✓ CONTINUOUS CERTIFICATE SERVICING

- Assist in submitting your service requests to Takaful Operator A e.g. certificate modifications, change of address and frequency of contributions payments.

✓ ASSIST YOU IN MAKING A TAKAFUL CLAIM

- Guide you through the standard procedures on how to file a Takaful claim.