

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with the key information on your family takaful.

Other customers have read this PDS and found it helpful; **you should read it too.**



TAKAFUL IKHLAS FAMILY BERHAD

Date: 12/6/2026

1 What is Takaful Amani Plus?

Takaful Amani Plus offers a yearly renewable group protection plan for customer of Bank Kerjasama Rakyat Malaysia Berhad (BKRM). This product is designed to provide protection against death/disability due to natural causes prior to the master takaful certificate maturity. Upon such event, the company will pay the sum covered to the master takaful participant.

This is a Group Term Takaful (GTT) product with 3 plans and the options are follows:

TAKAFUL BENEFITS	PLAN A (RM)	PLAN B (RM)	PLAN C (RM)
Death due to natural causes	30,000	20,000	10,000
Total and Permanent Disability (TPD) due to natural causes	30,000	20,000	10,000
Critical Illness (Accelerated)	15,000	10,000	5,000
Immediate Death Expenses due to natural causes	3,000	2,000	1,000
*Badal Hajj (if death due to natural causes)	1,500	1,500	1,500

The applicable shariah concepts are as follows:

- Tabarru'** – refers to donation by master takaful participants/ person covered contributed in the Risk Fund, for the purpose of providing mutual financial benefit payable to the master takaful participants or their beneficiaries on the occurrence of pre-agreed events. The tabarru' takes into effect when you contribute to the Risk Fund.
- Wakalah** – refers to a contract where a party, as principal (*muwakkil*) authorizes another party as his agent (*wakil*) to perform a particular task on matters that may be delegated, with or without imposition of a fee. In the context of the company, we are appointed as an agent (*wakil*) to carry out the takaful business and a wakalah fee (*ujrah*) to be paid to the company.
- Qard** – a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender.

Note: "the company" refers to Takaful Ikhlas Family Berhad.

*For non-Muslims, Badal Hajj benefit will be paid on top of the Immediate Death Expenses benefit.

2 Know Your Coverage/Benefits

As an illustration, based on Plan C, a sum covered of RM10,000, for a healthy 30 year old male, coverage term 1 year and **RM37.00** annual takaful contribution, you will receive the following family takaful **benefits**:

Death Benefit (Natural causes)	RM10,000
Total and Permanent Disability (TPD) Benefit (Natural causes)	RM10,000
Critical Illness (CI) Benefit (Accelerated)	RM5,000
Immediate Death Expense (IDE) Benefit (Natural causes)	RM1,000
Badal Hajj (if death due to natural causes)	RM1,500

Your family takaful **excludes**:

- Death – The death benefit shall not be payable if death is caused directly or indirectly as a result of committing suicide whether sane or insane within twelve (12) months from the individual commencement date.
- TPD - The TPD benefit shall not be payable if it is caused directly or indirectly if the person covered attempted suicide or a self-inflicted injury act while sane or insane.
- CI – The CI benefit shall not be payable if it is caused directly or indirectly by war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war.

Note: This list is **non-exhaustive**. You must refer to the individual takaful certificate for the full list of exclusions.

If you have any questions or require assistance on your family takaful, you can:



Call us at:
+603-2723 9696



Visit us at:
<https://www.takaful-ikhlas.com.my>



E-mail us at:
ikhlascare@takaful-ikhlas.com.my



Scan the QR
code above

3 Know Your Obligations

For this family takaful, you must pay a takaful contribution of:			
Contribution	RM 37.00 (annual takaful contribution)		
Duration: until 31 December 2026			
You also have to pay the following fees and charges:			
Stamp duty	RM10 is imposed once at inception, and it is applicable to master takaful certificate only.		
Commission/ Wakalah fee			
		Amount (RM)	% of gross annual takaful contribution
	Total Wakalah Fee	18.50	50%
	a) Commission	3.70	10%
	b) Management Expense	14.80	40%
Other applicable charges	N/A		

4 Other Key Terms

- a) Importance of disclosure – you must disclose all material facts such as your age, occupation and health condition correctly. The company has the right to repudiate liability in the event that you failed to disclose relevant information that would affect the decision to accept or reject the risk, and on the terms to be applied to you.
- b) Notification of claim must be given to the company within thirty (30) days after occurrence of any claim. The company, upon receipt of claim, will furnish to the claimant appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude the company from requiring further documentation in respect of the loss as deemed fit by the company. All such information and evidence must be furnished to the company within thirty (30) days from the date of the events covered.

Note: This list is **non-exhaustive**. Please refer to the individual takaful certificate for the full list of the terms and conditions. This PDS contains a summary of the product and is not a contract of the takaful plan. The master takaful certificate shall prevail over this document.

? Can I cancel my takaful certificate?

Yes, you may cancel your takaful certificate by giving a written notice to us.

- **Cooling-off Period:** provided that a prior written notice is given by the master takaful participant, within fifteen (15) days from the date of issuance of individual takaful certificate, person covered may return the individual takaful certificate to the company and the company shall cancel it immediately upon receipt of the document and refund the takaful contribution less any medical expenses incurred by the company. Once the individual takaful certificate is returned to the company and cancelled by the company, it shall be deemed not effective from the date of issuance.
- **Written Notice:** You may cancel your individual takaful certificate by giving a written notice to the master takaful participant. Upon cancellation, you shall receive the surrender benefit, equivalent to unearned takaful contribution. No refund of takaful contribution is allowed if there is a claim under the master takaful certificate.

The eligible benefits payable under this takaful certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS brochure or contact Takaful Ikhlas Family Berhad or PIDM (visit www.pidm.gov.my)

Customer's Acknowledgement*

Ensure you are filling this section yourself and aware of what you are placing your signature for.

I acknowledge that Takaful Ikhlas Family Berhad has provided me with a copy of the PDS.

I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date:

PRODUCT DISCLOSURE SHEET



TAKAFUL IKHLAS GENERAL BERHAD
(Member of PIDM)

Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia

Date:

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident takaful.

Other customers have read this PDS and found it helpful, **you should read it too.**

1 What is Takaful Amani Plus?

Takaful Amani Plus is introduced by Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat) exclusively for the bank's customers to provide financial security in the event of death / disability due to accidental losses at anytime and anywhere in the world. Accidental losses refer to compensation in the event of injuries, disability or death caused solely by violent, accidental, external and visible events. The disaster must be solely caused by accident, subject to the exclusions. This is a yearly renewable Group Personal Accident (GPA) Takaful product with 3 plan choices:

No.	Takaful Benefits	Plan A (RM)	Plan B (RM)	Plan C (RM)
1.	Death	150,000	100,000	50,000
2.	Permanent Disablement	150,000	100,000	50,000
3.	Double Indemnity upon Death / Total Permanent Disablement while in Public Transport	300,000	200,000	100,000
4.	Double Indemnity upon Death / Total Permanent Disablement while Performing Hajj or Umrah	300,000	200,000	100,000
5.	Purchase of Orthopaedic Equipment	1,500	1,000	500
6.	Funeral Expense	6,000	4,000	2,000
7.	Badal Hajj / Waqf	1,500	1,500	1,500
8.	Medical Expenses (Limit for 1 year)	6,000	4,000	2,000
9.	Snatch Theft	400	300	200
10.	Ambulance Fee (Limit for 1 year)	600	400	200
11.	Hospital Allowance (min 2 days, max 30 days)	150/day	100/day	50/day

Note:

* Only one claim is payable among benefit 1 - 4 in the event of death / permanent disablement

**Please read the Master Takaful Certificate for details of the Takaful Benefits and refer to the Scale of Compensation for Death and Permanent Disablement. You need to renew the Takaful Certificate annually.

The applicable Shariah concepts are as follows:

- Tabarru' – shall mean donation for the purpose of solidarity and cooperation among the Takaful Participants and to be used to help all Takaful Participants in times of misfortune. In the context of the Company, Tabarru' will be allocated into the Participants' Risk Fund.
- Wakalah – refers to a contract where a party, as principal (*muwakkil*) authorizes another party as his agent (*wakil*) to perform a particular task on matters that may be delegated with or without imposition of a fee. In the context of the Company, we are appointed as an agent (*wakil*) to carry out the Takaful Business and a Wakalah fee (*ujrah*) to be paid to the Company.

Note: "the Company" refers to Takaful Ikhlas General Berhad

2 Know Your Coverage

As an illustration, based on Plan C, a sum covered of RM50,000, for office worker aged 30 years old and a contribution of **RM50** annually you will receive the following coverage:

This certificate covers:	This certificate excludes:
Death – RM 50,000 Permanent Disablement – RM 50,000 Double Indemnity upon Death / Total Permanent Disablement while in Public Transport – RM 100,000 Double Indemnity upon Death / Total Permanent / Disablement while Performing Hajj or Umrah – RM 100,000 Purchase of Orthopaedic Equipment – RM 500 Funeral Expense – RM 2,000 Badal Hajj / Waqf – RM 1,500 Medical Expenses (Limit for 1 year) – RM 2,000 Snatch Theft – RM 200 Ambulance Fee (Limit for 1 year) – RM 200 Hospital Allowance (min 2 days, max 30 days) – RM 50/day	<ul style="list-style-type: none"> • Person Covered committing or attempting to commit any unlawful act • War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising where the Person Covered directly or indirectly participates or is involved howsoever in such activities • Any act of terrorism

The duration of coverage is 1 year. You need to renew your certificate annually.

Note: This list is **non-exhaustive**. Please refer to the Takaful Certificate for the full list of terms and conditions.

If you have any questions or require assistance on your personal accident takaful, you can:



Call us at
03 – 2723 9696



Visit us at:
<https://www.takaful-ikhlas.com.my/>



Email us at:
ikhlascare@takaful-ikhlas.com.my

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Know Your Obligations

For this personal accident takaful, you must pay a takaful contribution of:	
Standard Cover	RM50.00 (annually)
Additional Cover	-
*Takaful contribution you must pay is RM50.00	
You also have to pay the following fees and charges:	
Stamp duty (borne by owner of Master Takaful Certificate)	RM10.00
Wakalah Fees → Management expenses (45%) → Commission (25%)	RM22.50 RM12.50
Service Tax (as prevailing rates)	RM4.00
Total Takaful Contribution Payable	RM54.00

Note: *The takaful contribution shown is for illustration only and may vary depending on your preferred coverage. The takaful contribution includes the Wakalah Fee which consists of Management Expenses and Commission.

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Other Key Terms

- Age Limit: 7 to 60 years old (age next birthday).
- If the Takaful Participant is other than the Person Covered, the Takaful Participant must have permissible takaful interest in the Person Covered at the time of commencement of the Takaful Certificate and when the benefits are payable.
- You are required to disclose all relevant and accurate information when applying for this takaful. Failure to take reasonable care may result in the avoidance of your takaful contract, refusal or reduction of claim(s), change of terms, or termination of the contract.
- We will pay for compensation on death or permanent disablement in accordance with the "Scale of Compensation" attached to the Takaful Certificate. However, for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the Takaful Certificate. You cannot make multiple claims on medical expenses.
- In the event that the Person Covered is covered under more than one (1) personal accident Takaful Certificate (whether group or individual) issued by the Company, the Person Covered shall not be entitled to any additional benefits in addition to the benefits hereunder to the intent and effect that only one (1) claim is made in the case of each Accident. However, payment for death benefit shall not preclude payment of Compensation under this certificate.
- It is fundamental and absolute special condition of this Takaful Certificate that the Takaful Contribution due must be paid and received by the Takaful operator within sixty (60) days from the inception date of this Takaful Certificate/ Endorsement/ renewal Takaful Certificate.
- We will entitle for Surplus Performance Incentive (SPI) of 50% of the gross distributable surplus. However, We may at Our discretion and where appropriate charge the SPI for less than 50% of the gross distributable surplus.
- Please be informed that any claim made under this Takaful Certificate may affect the terms and conditions of your future renewal(s). Depending on your claims record, the contribution amount, coverage, or renewal eligibility may be reviewed and adjusted by Takaful Ikhlas General Berhad in accordance with our underwriting guidelines.

Note: This list is **non-exhaustive**. Please refer to the Takaful Certificate for the full list of terms and conditions.



Can I cancel my certificate?

You may cancel your certificate by giving written notice to us. Upon cancellation, you are entitled to a refund of the pro rata contribution for the unexpired period of cover, subject to the terms and conditions stipulated in the certificate. No refund of contribution is allowed if there is a claim under the certificate.

Note: A handling fee of RM10.00 will be charged in the event of cancellation made by You.

Customer's Acknowledgement*

Please ensure you are filling this section yourself and aware of what you are placing your signature for
 I acknowledge that Takaful Ikhlas General Berhad has provided me with a copy of the PDS
 I have read and understood the key information contained in this PDS.

*A customer's acknowledgement of this PDS shall not prejudice his/her right to seek redress in the event of subsequent disputes over the product terms and conditions

Name:
Date:

The benefits payable under eligible Takaful Certificate are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Takaful Ikhlas General Berhad or PIDM (visit www.pidm.gov.my).