

PRODUCT DISCLOSURE SHEET (PDS) – ESTATE ADMINISTRATION REFERRAL HELAIAN KETERANGAN PRODUK – RUJUKAN PENTADBIRAN HARTA PUSAKA

<p>Please read this Product Disclosure Sheet before you decide to subscribe to our Estate Administration service. Also, please ensure you read the general terms and conditions.</p> <p><i>Sila baca Helaian Keterangan Produk ini sebelum anda membuat keputusan untuk mendapatkan Perkhidmatan Pentadbiran Harta Pusaka. Sila pastikan juga anda membaca terma-terma dan syarat-syarat am.</i></p>	<p>Date updated: 1 December 2021</p> <p>Issued by:</p>  <p>Distributed by:</p> 
<p>1. What is the service about? Apakah yang dimaksudkan dengan perkhidmatan ini?</p>	
<p>Bank Rakyat offers Estate Administration Referral Services via bank branches throughout Malaysia, appointed as the agent for MyAngkasa Amanah Berhad (MAAB) to market this service. Estate Administration is the process for the liquidation of the deceased's assets to be transferred and distributed to the heirs of the deceased through a Letter of Authority to Administer/Probate Grant/Distribution Order.</p> <p><i>Bank Rakyat menawarkan Perkhidmatan Rujukan Pentadbiran Harta Pusaka menerusi cawangan bank di seluruh Malaysia sebagai ejen yang dilantik oleh MyAngkasa Amanah Berhad (MAAB) untuk memasarkan perkhidmatan ini. Pentadbiran Harta Pusaka adalah proses bagi pencairan aset si mati yang telah meninggal dunia untuk dipindah milik dan dibahagikan kepada waris-waris si mati melalui Surat Kuasa Mentadbir/Geran Probet/Perintah Pembahagian.</i></p>	
<p>2. What are the Shariah concepts applicable? Apakah konsep Syariah yang diguna pakai?</p>	
<p>The bank adopts a Wakalah contract which means the transfer of responsibilities from one person (principal) to another person (representative). The representative manages all the duties delegated for the marketing of this service.</p> <p><i>Bank mengguna pakai kontrak Wakalah yang bermaksud penyerahan tanggungjawab yang ada pada seseorang (muwakkil) kepada seseorang yang lain (wakil) agar wakilnya itu menguruskan segala tanggungjawab yang diwakilkan bagi pemasaran perkhidmatan ini.</i></p>	

3. What is meant by inheritance?

Apakah yang dimaksudkan dengan harta pusaka?

The definition of inheritance is the assets and liabilities left by a person upon death and will be inherited by the legally entitled heirs.

Takrifan kepada harta pusaka adalah aset dan tanggungan yang ditinggalkan oleh seseorang apabila berlaku kematian dan akan diwarisi oleh waris yang berhak mengikut undang-undang.

4. What are Movable and Immovable Asset?

Apakah itu Harta Alih dan Harta Tak Alih?

Movable asset is asset that can change or not be fixed, such as cash, shares (Bursa Malaysia or companies), bank savings, fixed deposits, EPF, Takaful or Insurance, vehicles, jewellery, etc.

Immovable asset means property which can be touched but cannot be moved, such as land and/or houses on it, and any interest of the deceased on such land.

Harta alih adalah harta yang boleh berubah-ubah atau tidak tetap contohnya Wang Tunai, Saham (Bursa Malaysia atau syarikat-syarikat), simpanan bank, simpanan tetap, KWSP, Takaful atau insurans, kenderaan, barang kemas dan barang-barang berharga.

Harta Tak Alih adalah harta yang disentuh tetapi tidak boleh diubah contohnya tanah dan/atau rumah di atasnya, dan apa-apa kepentingan si mati di atas tanah tersebut.

5. What is the difference between Estate Administration and Faraid?

Apakah perbezaan antara Pentadbiran Harta Pusaka dengan Faraid?

Estate Administration is the process for liquidating the deceased's assets to be transferred and distributed to the deceased's heirs through a Letter of Authority to Administer/Probate Grant/Distribution Order.

Faraid is the method of dividing the property of a Muslim who has died whether he left a will or not before his death. According to Islamic law, his estate will be distributed to his heirs (such as children, wife, husband, mother, etc.).

Pentadbiran Harta Pusaka adalah proses bagi pencairan aset si mati yang telah meninggal dunia untuk dipindah milik dan dibahagikan kepada waris-warisi si mati melalui Surat Kuasa Mentadbir/Geran Probet/Perintah Pembahagian.

Faraid adalah kaedah pembahagian harta seorang Islam yang telah meninggal dunia sama ada beliau meninggalkan wasiat atau tidak sebelum kematiannya. Harta peninggalannya akan dibahagikan kepada ahli warisnya (seperti anak, isteri, suami, ibu, dll) menurut hukum Islam.

**6. Why the Inheritance Administration Process needs to be expedited?
Mengapa proses Pentadbiran Pusaka perlu disegerakan?**

- i. To settle all outstanding debts of the deceased;
- ii. Preventing the number of heirs from increasing due to multiple deaths;
- iii. Avoid idle and not appropriately managed; and
- iv. To execute and complete a 1/3 will to non-heirs (if any).

- i. *Bagi menyelesaikan segala hutang-hutang si mati yang tertunggak;*
- ii. *Mengelakkan bilangan waris bertambah akibat kematian berlapis;*
- iii. *Mengelakkan harta pusaka terbiar dan tidak diuruskan dengan sempurna; dan*
- iv. *Bagi melaksanakan dan menyempurnakan wasiat 1/3 kepada bukan waris (jika ada).*

7. What are the fees charged by MyAngkasa Amanah Berhad in the Estate Administration process?

Berapakah fi yang dikenakan oleh MyAngkasa Amanah Berhad dalam proses Pentadbiran Harta Pusaka?

RM50 for registration fee.

RM50 fi untuk pendaftaran.

The fees imposed by MyAngkasa Amanah Berhad (MAAB) for the estate administration process are 2% of the total value of the deceased's assets at the time of his death. These costs do not include third party costs such as Courts, Land Offices and others.

Fees charged by MAAB on the estate of the deceased related to the duties of registration of assets and beneficiaries, investigation of assets and beneficiaries, verification of assets and liabilities, arrangement of assets, settlement of debts and liabilities and distribution of estates to beneficiaries. The fees charged are permitted by law under the Probate and Administration Act 1959.

Caj dan fi yang dikenakan oleh MyAngkasa Amanah Berhad (MAAB) bagi proses pentadbiran harta pusaka ialah 2% daripada nilai keseluruhan aset si mati sewaktu kematiannya. Kos ini tidak termasuk kos-kos pihak ketiga seperti mahkamah, pejabat tanah dan lain-lain.

Fi yang dikenakan oleh MAAB atas harta pusaka si mati yang berkaitan dengan tugas-tugas pendaftaran aset dan benefisiari, penyiataan aset dan benefisiari, pengesahan aset dan liabiliti, penyusunan aset, penyelesaian hutang dan liabiliti dan pembahagian harta pusaka kepada benefisiari. Bayaran yang dikenakan dibenarkan oleh undang-undang di bawah Akta Probet dan Pentadbiran 1959.

**8. Who is Faraid's Main Heir?
*Siapakah Waris Utama Faraid?***

- i. Husband or wife
 - ii. Father
 - iii. Mother
 - iv. Son
 - v. Daughter
-
- i. Suami atau isteri
 - ii. Bapa
 - iii. Ibu
 - iv. Anak Lelaki
 - v. Anak Perempuan

9. Who can be an applicant for the Estate Administration Process in MyAngkasa Amanah Berhad?

Siapakah yang boleh menjadi pemohon bagi Proses Pentadbiran Harta Pusaka di MyAngkasa Amanah Berhad?

The applicant for the administration process of this estate is an individual among the heirs to the deceased. Only one beneficiary representative must complete the application form as an applicant to represent the other beneficiaries.

Pemohon bagi proses pentadbiran harta pusaka ini adalah individu dalam kalangan ahli waris kepada si mati tersebut. Hanya satu orang wakil waris sahaja diperlukan untuk mengisi borang permohonan sebagai pemohon bagi mewakili waris-waris yang lain.

**10. What is the Method of Division of Inheritance for Muslims?
*Apakah Kaedah Pembahagian Harta Pusaka bagi Orang Islam?***

Before the distribution of the Muslim Inheritance, will resolve the following matters:-

- i. Resolve Funeral Management Costs;
- ii. Settle all debts of the deceased (God's Debt and Man's Debt);
- iii. Settling Property Claims;
- iv. Execute a 1/3 will to non-heirs; and
- v. Division of Faraid to the heirs

Sebelum pembahagian Harta Pusaka Orang Islam dibuat akan diselesaikan dahulu perkara-perkara berikut:-

- i. Menyelesaikan kos pengurusan jenazah;*
- ii. Menyelesaikan segala hutang piutang si mati (Hutang Allah dan hutang manusia);*
- iii. Menyelesaikan tuntutan harta sepencarian ;*
- iv. Melaksanakan wasiat 1/3 kepada bukan waris; dan*
- v. Pembahagian faraid kepada waris-waris.*

**11. What documents are required if you want to apply this Estate Administration service?
Apakah dokumen diperlukan sekiranya ingin mendapatkan perkhidmatan Pentadbiran Harta Pusaka ini?**

- i. Death Notification Form (BPK) Application Form;
- ii. Copy of applicant's identity card; and
- iii. Copy of death certificate of the deceased.

- i. *Borang Permohonan Pemakluman Kematian (BPK);*
- ii. *Salinan kad pengenalan pemohon; dan*
- iii. *Salinan sijil kematian si mati.*

**12. How can I get assistance and further information?
Bagaimana saya boleh mendapatkan maklumat lanjut?**

If you need further clarification on Estate Administration services, you may contact MAAB at:-

Sekiranya anda memerlukan penjelasan lanjut tentang perkhidmatan Pentadbiran Harta Pusaka anda boleh menghubungi MAAB di:-

MyANGKASA Amanah Berhad (1078340-H)

Suite C401, Block C, Glomac Business Centre,

Jalan SS 6/1, Kelana Jaya,

47301 Petaling Jaya, Selangor.

Careline/ Talian Khidmat Pelanggan: 03-7887 5600

Fax/ Faks : 03-7887 2300 Website/ Laman Sesawang: www.myangkasaamanah.com.my