PRODUCT DISCLOSURE SHEET *(Read this Product Disclosure Sheet before you decide to purchase **Amanah Raya Berhad Islamic Will Writing** . Please also read the general terms & conditions applicable to this facility.)*	مصرف الراجحي Al Rajhi Bank **PRODUCT NAME:** ***Amanah Raya Berhad Islamic Will Writing***

1.	**What is this product about?**
	An Islamic Will is a deed of disposition of property instructing the Executor/Administrator to fully carry out the testator's wishes after his/her death. It also includes strategies for estate planning and management
2.	**Who is eligible?**
	• Adult (age 18 and above) • Sane • Freewill (not under coercion or undue influence) • Not under any legal prohibition to administer his property
3.	**What are the Shariah concepts applicable?**
	a) Fara'id – this is referring to equal distribution of estates and properties according to the concept of Fara'id based on customer's requests. It is the Islamic law of inheritance. b) All documents adopted are based on Syara' and endorsed by our Shariah Advisors.
4.	**What are the product benefits?**
	A Testator making a Will is actually performing the noble task of conveying his wishes regarding the disposition of the wealth amassed by him during his lifetime. A proper planned property distribution vide a Will would ensure the properties are distributed to the loved ones for their benefit.
5.	**What are the other terms and conditions of this product that I should know?**
	a) You can change your will content at anytime that you want. b) Testator is also allowed to cancel the will at any time during his lifetime c) All properties/things that are considered illegal according to Islam such as alcohol, pig cannot be bequeathed. d) Grant to religious places religion other than Islamic purposes or requirements is strictly not allowed. e) Handing down of weapons and prayer statues to non-Muslims is also not allowed.
6.	**What are the fees and charges I have to pay?**
	a) The service fee for Will Writing is RM 530 b) The service fees for execution of Wills depend on the rate chargeable for the administration of the estate in question. The service fee for estates with Will is based on current rates

7.	**What are the risks involved?**
	a) The risk involved is that there is a possibility that the heirs are not aware of the creation of the wasiat by the testator. Nevertheless, 2 custody cards showing the existence of the wasiat will be provided and it is the obligation of the testator to provide the cards to his/her heirs. b) The heirs may also contest the contents of the wasiat and change the apportionment of the estates with approval from all the heirs. This may delay the process if there are any heirs who object the changes.
8.	**What do I need to do if there are changes to my contact details?**
	It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
9.	**Where can I get further information?** ▪ Please read the terms and conditions of Amanah Raya Berhad Islamic Will Writing ▪ If you require additional information, please visit any of our branches nationwide or contact our Customer Care Consultant at **1 300 82 6000**. You may also send your queries via email as follow: **Email: Customersupport@alrajhibank.com.my**
IMPORTANT NOTE: **YOU MAY CONTACT AL RAJHI BANK BRANCH STAFF/CONTACT CENTRE FOR FURTHER INFORMATION**	