

RAFAHIA TAKAFUL DEBIT CARD-*i*

GROUP PERSONAL ACCIDENT COVERAGE TERMS AND CONDITIONS

CERTIFICATE OF TAKAFUL

Whereas You as named in the Schedule has appointed Us under Wakalah contract to provide the Takaful coverage contained in this Terms & Conditions to the Person Covered.

This Terms & Conditions is issued in consideration of the payment of contributions as specified in the Schedule and/or the Endorsement issued by Us and shall take effect within the dates stated under the Period of Takaful. This Certificate reflects the terms and conditions of the contract of Takaful as agreed between You/Person Covered and Us.

In case of renewal and/or revision, We will only send You the Schedule and/or the Endorsement with the renewal and/or revision reflected thereon, as the case may be.

DEFINITIONS

For the purpose of this Terms and Conditions, the following definitions apply:

1. **“Accident”** means a sudden, unintentional, unexpected, unusual and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of Injury while the Person Covered is on Worldwide Travel.
2. **“Common Carrier”** means any commercial road, rail, sea or air conveyance licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare paying passengers and which have fixed and established routes only. It does not include helicopters, limousine services and chartered flights.
3. **“Cover/Coverage”** means the Takaful protection provided by this Certificate.
4. **“Damage”** means harm caused to something in such a way as a result in Loss of value, usefulness or the impairment of its usefulness or normal function.
5. **“General Takaful Fund”** or **“GTF”** means the Participants’ holding account into which the contribution after the deduction of any Wakalah Fee under this Certificate shall be credited. All benefits as specified in this Certificate and the cancellation proceeds shall be payable from this account.
6. **“Hospital”** means only an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured person as paying bed-patients, and which:
 - a. has facilities for diagnosis and major surgery;
 - b. provides 24 hour a day nursing services by registered and graduate nurses;
 - c. is under the supervision of a physician; and
 - d. is not primarily a clinic; a place for alcoholics or drug addicts; a nursing, rest or convalescent home or a home for the aged or similar establishment.
7. **“Injury/Injuries”** means bodily Injury/Injuries caused solely and directly by an Accident, independent of any other cause.
8. **“Loss”** means any unrecoverable and unanticipated and non-recurring removal of, or decrease in, the Person Covered’s property or belonging sustained by the Person Covered.
9. **“Loss of Use”** means permanent total loss of use for a period of six (6) months and beyond any hope of recovery as verified by a Medical Practitioner or permanent total loss by physical severance as verified by a Medical Practitioner.

10. **“Medical Practitioner”** means a person who is qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice excluding You/Person Covered.
11. **“Mountain Sickness”** also known as Acute Mountain Sickness (AMS), altitude Illness, hypobaropathy, or soroche, is a pathological effect of high altitude on humans, caused by acute exposure to low partial pressure of oxygen at high altitude.
12. **“Worldwide Travel”** means travel for leisure or business purpose to Area of Travel selected by You/Person Covered. All countries worldwide is covered and providing Double Indemnity for Hajj/Umrah.
13. **“Participant/You/Your”** means the individual to whom or the business entity/company to which this Certificate is issued to provide Cover for the Person Covered.
14. **“Period of Takaful”** means the period specified in the Schedule and/or the Endorsement issued by Us.
15. **“Person Covered”** means person(s) eligible for the Cover provided under this Certificate namely, those the age of 16 but below 75 years. Where the Person Covered is an employee of a Participant, such employee must be:
 - a. a Malaysian citizen; or
 - b. a permanent resident of Malaysia; or
 - c. a holder of Malaysian employment pass and/or work permit;and his/her name must either appear in the Schedule and/or the Endorsement issued by Us.
16. **“Plan”** means “Plan 1”, “Plan 2”, “Plan 3”, “Plan 4”, “Plan 5”, “Plan 6” or “Plan 7” selected by You/Person Covered as set out in the Schedule and/or the Endorsement issued by Us.
17. **“Pre-Existing Conditions”** means disabilities that the Person Covered has reasonable knowledge of prior to the effective date of his/her coverage. A Person Covered may be considered to have reasonable knowledge of a pre-existing condition where the condition is one (1) for which:
 - a. the Person Covered had received or is receiving treatment;
 - b. medical advice, diagnosis, care or treatment has been recommended;
 - c. clear and distinct symptoms are or were evident; or
 - d. its existence would have been apparent to a reasonable person in the circumstances.
18. **“Sum Covered/Limit of Liability”** in respect of each Plan means the sum as specified in the Schedule of Benefits which is the maximum amount We will pay in the event of claim(s).
19. **“Tabarru”** means a donation for the purpose of which is not commercial and is used to help other person covered.
20. **“Takaful”** refers to a mutual assistance scheme for all participants which is based on the principles of brotherhood, solidarity and cooperation where each participant agrees to contribute a sum(s) on the basis of Tabarru’ into a risk fund for providing financial aid and assistance to the person covered, the participant or the beneficiary on the occurrence of pre-defined events.
21. **“Total Permanent Disablement”** refers to a state of incapacity arising from a disability caused by injury which totally and permanently prevents the Person Covered from performing his/her normal activities that is, engaging in any business, occupation, profession or performing any work, for wages, compensation or profit. Such disability must continue uninterrupted for a period of six (6) months and beyond any hope of recovery as verified by a Medical Practitioner.

22. **“Wakalah”** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without imposition of a fee.
23. **“We/Our/Us”** means Syarikat Takaful Malaysia Am Berhad.

COVERAGE

BODILY INJURY caused by accidental external and visible means which injury shall solely and independently of any other cause result in the following losses, benefit of which are payable as specified in the Table of Benefits:

BENEFITS

Benefits		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
1	Accidental Death & Total Permanent Disablement	50,000	100,000	150,000	200,000	250,000	350,000	500,000
2	Double Indemnity for Accidental Death or Permanent Loss of Use of Two Limbs or Total Paralysis of the Person Covered where 100% of the Sum Covered is deemed payable while performing Hajj/ Umrah or travelling in any public transport systems*							
3	Emergency Evacuation & Supervised Repatriation Expenses (Reimbursement basis)	5,000	10,000	15,000	20,000	30,000	40,000	50,000
4	Badal Hajj (Lump sum upon Accidental Death & Total Permanent Disablement)	1,000	2,000	3,000	3,500	4,000	6,000	8,000
5	Loss of luggage	100	250	500	600	750	1,000	1,500

Note * - Effective 1st October 2019

1 Accidental Death & Total Permanent Disablement Benefit

If the Person Covered involved in an Accident and as a result suffers from death or permanent disablement, We will pay based on the percentage that corresponds to the conditions stated in the Schedule of Compensation below.

Section	Conditions	% of Sum Covered
1A	Accidental death	100%
1B	Accidental Total Permanent Disablement	100%
1C	Accidental Permanent Loss	
i.	Permanent Loss of Use of Two or More Limbs	100%
ii.	Permanent Loss of Use of One Limb	100%
iii.	Permanent Loss of Sight of Both Eyes	100%
iv.	Permanent Loss of Sight of One Eye	100%
v.	Permanent Loss of Lens in One Eye	50%
vi.	Permanent Loss of Hearing and Loss of Speech	100%
vii.	Permanent Loss of Hearing of Both Ears	75%
viii.	Permanent Loss of Hearing of One Ear	25%
ix.	Permanent Loss of Speech	50%

Provided that:

- a. such death or disablement occurs within twelve (12) months from the date of the Accident; and
- b. the maximum amount of all benefits payable to the Person Covered during the Period of Takaful shall not exceed the Sum Covered/Limit of Liability stated in the Schedule of Benefits.

2. Double Indemnity Benefit

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that in the event of Death or Permanent Loss of Use of Two Limbs or Total Paralysis of the Person Covered where 100% of the Sum Covered is deemed payable, arising from the following circumstances of either whilst:-

- a) at holy land at Mecca or Madinah for the purpose of Hajj/Umrah; or
- b) travelling in any public transport systems,

We shall pay double the sum payable under the benefits as stated under 1A, 1B and 1C.

3. Emergency Evacuation & Supervised Repatriation Expenses

When the Person Covered suffers Injury while on a Trip, it is judged medically appropriate to move the Person Covered who has a critical Condition, We will reimburse all cost and expenses for transportation, medical services and medical supplies necessarily incurred:-

- 1) for transferring to the nearest Hospital where appropriate care and facilities are available, may include air ambulance, surface ambulance, regular air transportation based solely on medical necessity.
- 2) for repatriation to Malaysia under medical supervision.

Solely for costs incurred whilst and during the Travel subject to the maximum amount as specified in the Schedule of Benefits. All other expenses incurred in any Hospital overseas or back in Malaysia are not covered therein.

4. Badal Hajj Benefit

We will pay an additional cash payout to the Person Covered's named nominee or estate which may be used for the performance of badal haji on the Person Covered's behalf, provided a valid claim is payable under Accidental Death & Permanent Disablement.

5. Loss of Luggage Benefit

If the Person Covered's baggage is lost while on a Trip, We will reimburse based on entitled amount per trip subject to the following:

- a. for Loss or Damage due to Common Carrier's negligence;
- b. for Loss occurring in a hotel room, there must be physical evidence of break-in; and/or
- c. For Loss or Damage due to fire, theft, robbery or burglary during the Trip, a report must be lodged at the nearest police station where the incident took place within twenty four (24) hours after the incident and a copy thereof must be obtained from the police to substantiate the claim.

For Loss due to the Common Carrier or hotel, the claim should be made against the Common Carrier or hotel first prior to Us making any payment under this benefit. Such claims must be submitted with proof of compensation received from the Common Carrier or hotel or if such compensation is denied, proof of such denial.

We will pay the original purchase price of the lost item given the provision of an original receipt otherwise reimbursement is based on the depreciation value made solely at Our discretion.

EXCLUSIONS FOR THIS BENEFIT

We will not pay for claims in respect of:

1. Loss of travel documents, Personal Money, financial securities or instrument of any kind;
2. Loss of antiques, artifacts, paintings, objects of art or any object with intrinsic value;
3. Loss of hired or leased equipment;
4. Loss of baggage sent in advance, mailed or shipped separately;

5. Loss to baggage left unattended in a public place or in an unattended vehicle or as a result of the Person Covered's failure to take due care and precautions for the safeguard and security of such property;
6. Loss of business goods, samples or equipment of any kind;
7. Loss to data recorded on tapes, cards, discs or otherwise;
8. Loss to perishable and consumable items;
9. Loss caused by wear and tear, gradual deterioration, moths, vermin, inherent vice, mechanical or electrical breakdown or derangement, or Damage sustained due to any process initiated or while actually being work upon resulting in such Loss or Damage;
10. Loss arising from confiscation or detention by customs or other officials; and/or
11. Loss from mysterious disappearance of such property.

GENERAL EXCLUSIONS

We will not pay for claims:

1. Caused or resulting:
 - a. from any Pre-existing Condition;
 - b. due to Person Covered travelling on, or against medical advice, or where the Trip is made solely for the purpose of obtaining treatment;
 - c. by suicide or attempted suicide, intentional self-injury, wilful exposure to danger (other than in an attempt to save human life), or the committing of any criminal acts;
 - d. by the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorized medical prescription;
 - e. directly or indirectly by Human Immunodeficiency Virus (HIV) and/or any HIV related Illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations however caused;
 - f. from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to bodily Injury as a direct result of an Accident; and/or
 - g. mental and nervous disorders, including insanity.

2. Directly or indirectly occasioned by, happening through, or in consequence of:
 - a. engaging in sports or games in a professional capacity or where Person Covered would or could earn income or remuneration from engaging in such sports or games; and/or
 - b. Accidents and sickness whilst engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes and guides), rock climbing, and hiking/trekking in remote areas unless with licensed guides, pot-holing, and any activity involving the Person Covered being airborne (whether suspended or not) not limiting to parachuting, hand gliding, bungee jumping, sky diving, high diving, hot air balloon.

3. Arising from:
 - a. air travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft;
 - b. any illegal activities, Loss resulting directly or indirectly from action taken by government authorities including confiscation, seizure, destruction and restriction;
 - c. Loss of or Damage to hired or leased equipment; testing of any kind of conveyance;
 - d. employment on merchant vessels or as a manual labor; naval, military or air force service or operations, regular or temporary, military or police duties; overseas secondment as part of Person Covered's occupation; manual work in connection with any trade, employment or profession;

- e. offshore activities like non recreation diving, oil-rigging, mining, aerial photography or handling of explosives;
 - f. survey of offshore installations or facilities under construction including survey from aerial conveyance;
 - g. war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or Damage to property under the order of any government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media;
 - h. ionizing radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel;
 - i. radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component; and/or
 - j. the Person Covered's direct participation in terrorist acts.
4. Individuals such as pilots, aviation crews and firemen during the course of their work or whilst on duty, fishermen, professional motor racers, professional sportsmen, stevedores, building demolition workers, divers, jockeys, logging workers, miners, marine salvage crew, individuals directly involved in making or handling explosives, personnel in the armed forces, tree fellers, window cleaners of high-rise buildings and other hazardous and dangerous occupations.

GENERAL CONDITIONS

The Person Covered must comply with the following conditions to have the full protection of the Coverage under the Certificate:

1. The Contract

The Certificate and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Certificate or the Schedule shall bear such meaning wherever it may appear.

2. Observance

Our liability shall be conditional upon the Person Covered's observance of the terms, conditions and limits set under the Certificate, the Schedule and the Endorsement (if any) attached to or issued pursuant to this Certificate.

3. Reasonable Care

The Person Covered shall act in a prudent manner and exercise reasonable care for the safety and supervision of his/her property as if not covered and to prevent any Loss, Damage or Accident.

4. Misrepresentation

The Certificate shall be voidable in the event of any misrepresentation, misdescription or nondisclosure or concealment of any material circumstances by the Person Covered in connection with his/her health, and in particular whether the Person Covered is:

- a. suffering from any disease, illness, disability or handicap; or
- b. aware of any circumstances suggesting that he/she may be suffering from any such disease, illness, disability or handicap.

5. Consumer Takaful Contract

Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if **You** are applying for this plan wholly for purposes unrelated to Your trade, business or profession, **You** have a duty to take reasonable care not to make any misrepresentation in answering the questions when **You** apply for this plan. You must answer the questions fully and accurately. Failure to take reasonable care in answering

the questions may result in voidance of **Your** contract of Takaful, refusal or reduction of Your claim(s), change of the terms or termination of **Your** contract of Takaful. The above duty of disclosure shall continue until the time **Your** contract of Takaful is entered into, varied or renewed with **Us**. In addition to answering the questions when **You** apply for this plan, **You** are required to disclose any other matter that **You** know to be relevant to **Our** decision in accepting the risks and determining the rates and terms to be applied. **You** also have a duty to tell **Us** immediately if at any time after **Your** contract of Takaful has been entered into, varied or renewed with **Us** any of the information provided when **You** applied for this plan is inaccurate or has changed.

6. Fraud

If the Person Covered, or anyone acting for the Person Covered, makes a claim knowing the claim to be false or fraudulently inflated, We will not pay the claim and all Cover under this Certificate will be forfeited.

7. Contributions Warranty

The contribution due must be paid and received by Us within sixty (60) days from the inception date of this Certificate or the Endorsement, whichever is the later.

If this condition is not complied with, then this Certificate is automatically cancelled and We will be entitled to:

either

- a. the pro rata Contribution for the period We have been on risk; or
- b. the recovery from You/Person Covered of all claims, costs and/or charges paid or incurred by Us; whichever is higher. Settlement to the above shall be made within thirty (30) days from the date of cancellation.

8. Renewal

The Certificate may be renewed, at Our sole discretion, upon expiry of the Period of Takaful. The Certificate shall not be renewable in respect of any Person Covered who has attained the age of seventy five (75) years next birthday on any one Period of Takaful.

We reserve the right to revise the contribution for which the changes will be applicable for all Person Covered under this Certificate.

9. Cancellation

We may cancel this Certificate by sending seven (7) days notice by registered letter to You or the Person Covered at his/her last known address and, in such event, there will be no refund of contribution unless cancellation is within 15 days from the Certificate date.

You or the Person Covered may also cancel this Certificate by sending seven (7) days written notice to Us and in which case, there will be no refund unless cancellation is within 15 days from the Certificate date.

10. Addition of Person Covered

No Coverage shall be provided to any person under this Certificate unless such person is specifically named as the Person Covered and evidenced by an Endorsement to this Certificate.

Under such circumstance, additional contribution will be charged on a pro-rata basis for each additional Person Covered included under this Certificate after the commencement of the Period of Takaful or at the time of renewal of this Certificate.

11. Alterations

No changes to this Certificate will be valid unless approved, endorsed and signed by Our authorized officer.

12. Determination of Age

In any claim, the Person Covered's age will be determined as at the date of Injury with reference to the birth date.

13. Claims Notification, Procedure and Settlement

If any Accident or Loss occurs which may give rise to a claim, the Person Covered must advise Us in writing as soon as possible but in any event not later than thirty (30) days after the expiry of the Certificate or upon return to Malaysia, whichever is earlier.

We shall be entitled to:

- a. request at the Person Covered's expense, or at the expense of any person representing the Person Covered, provide Us with medical report/certificates, information and other documents (including where necessary translation) as We may reasonably require;
- b. request an examination by a medical referee appointed by Us for a non-fatal Injury;
- c. the right to negotiate, settle or defend any such claim in the Person Covered's name and on the Person Covered's behalf;
- d. use any legal right of recovery Person Covered possesses;
- e. request an autopsy and/or post-mortem examination in the event of death due to an Accident; and/or
- f. choose to make payment, reinstate or repair the lost or damaged property at Our option.

Our liability is limited solely to the payment of the benefits stipulated under this Certificate, the Schedules and/or the Endorsement. No liability is assumed by Us, for the availability, quality or results of any medical treatment or other service, or the Person Covered's failure to obtain any treatment or service covered by the terms and conditions under this Certificate.

14. Payment of Benefits

All benefits payment will be made to the Person Covered. In the event of the Person Covered's death, We shall pay the claims proceed to his/her named nominee(s) if applicable or to his/her estate. Upon payment, We will be fully discharged of Our liability under the Certificate.

In the event costs and expenses Emergency Medical Evacuation and Repatriation are guaranteed to be reimbursed to the Person Covered or nominees.

All benefits payable under this Certificate are in Ringgit Malaysia.

15. Duplication of Cover

We will not pay any claim if any Loss, Damage or liability covered under this Certificate is also covered wholly or in part under any other takaful/insurance except in respect of any excess beyond the amount which would have been covered under such other takaful/insurance had this Certificate not been effected.

For avoidance of doubt, the Person Covered is only eligible for one Cover under this Certificate in any one Period of Takaful. In the event of dual or multiple Cover participated for the same risk, We reserve the right to pay for claims under any one of the certificates and forthwith cancel and refund to You/Person Covered (where applicable) the contribution(s) paid in respect of the remaining certificate(s). Where the Person Covered has more than one certificate with Us for different takaful coverage, with overlapping benefits, claim(s) can only be made under one of the certificates (at the Person Covered's option) and there will be no refund or cancellation of other certificate(s).

16. Distribution of Surplus

The Contribution, after deducting Wakalah fee of 60% will be credited to Our GTF. We will invest and manage the GTF in accordance with the Shariah.

Any surplus arising from the GTF will be determined and distributed as Cash Back at the Company's sole and absolute discretion where the annual amount of surplus distribution between the Participant and the Company is in accordance with the following proportion:

- (a) 50% of the distributed surplus will be paid to the Participant, and
- (b) 50% of the distributed surplus will be paid to the Company.

Provided that no claims have been made and no benefits have been received by the Participant during the current Period of Takaful.

The surplus arising from the GTF is not guaranteed and will be based on the actual experience of the Company and will first be applied to settle any Qard owing to the Company.

Any declaration of Cash Back is only payable/claimable up to six (6) months from the declaration date as determined by the Company. Thereafter, the Participant's entitlement to the said Cash Back shall immediately be forfeited and such Cash Back amount will be credited by the Company into the GTF.

17. Treatment of Small Payment Amounts

For any amount due and payable to You resulting from refund/ surrender/maturity/termination/claim that is to be made other than by way of electronic payment, such payment will only be made if the amount due and payable is Ringgit Malaysia Ten (RM10.00) and above. For any amount less than Ringgit Malaysia Ten (RM10.00), We will donate to charity.

18. Automatic Termination

The Coverage provided to the Person Covered will automatically terminate when any one (1) of the following events occurs:

- a. immediately after an admission of 100% liability for a claim of accidental death and/or Permanent Disablement by the Person Covered;
- b. any contribution due which remains unpaid after the contribution due date;
- c. when the Person Covered attains the age of seventy five (75) years next birthday on any renewal of the Period of Takaful;
- d. upon expiry of the Period of Takaful;
- e. in the event of fraud involved the procurement of this Certificate or in deriving any benefits from this Certificate committed by the Person Covered

19. Arbitration

If We admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by the Person Covered (or You, where applicable) and Us in accordance with the law at the time. The Person Covered (and You, where applicable) may not take legal action against Us over the dispute before the arbitrator has reached a decision.

20. Sanctions Exclusion Clause

We shall not be deemed to provide cover nor be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states and any other locally applicable laws and regulations.

21. Personal Data Protection Act (PDPA)

You may make inquiries or request for access to or correction of Your Personal Data or limit the processing of Your Personal Data at any time hereafter by submitting such request to the Company via email to csu@takaful-malaysia.com.my. We will retain Your personal information only for as long as necessary to fulfil the purpose for which it was collected or to comply with legal, regulatory or internal policy requirements.

You may refer to Our corporate website to view Our Privacy Policy. We trust that You will consent and agree to the terms above with respect to the processing of Your Personal Data. If We do not receive any response from You on the above, We shall assume that You are agreeable to the same.

22. **Applicable Law**

This Certificate, and all rights, obligations and liabilities arising under this Certificate, shall be construed, determined and enforced in accordance with the Laws of Malaysia.

ENQUIRIES/COMPLAINTS AND CLAIM APPEAL

1. **ENQUIRIES /COMPLAINTS HANDLING**

If the Participant has any enquiry or complaint pertaining to any matter related to the certificate, the Participant may refer to the Company's Customer Service Unit (CSU) at:

Customer Service Unit (CSU)

Syarikat Takaful Malaysia Am Berhad
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
P.O. Box 11483, 50746 Kuala Lumpur
Tel: 1-300 88 252 385 Fax: 603 - 2274 0237
E-mail: csu@takaful-malaysia.com.my
Website: takaful-malaysia.com.my

2. **AVENUE OF CLAIM APPEAL**

If the Participant needs further clarification or not satisfied with the Company's claim decision, please contact the Company's Customer Service Centre at 1-300-88-252-385 or email to the Company at csu@takaful-malaysia.com.my and the Company will provide its response accordingly. For appeal cases, the Company will escalate the same to the Company's senior management for review and provide their response once the Participant's appeal has been decided / concluded by the Company.

In the event that the Participant is not satisfied with the final decision with regard to his/her appeal, the Participant may refer the case either to the Ombudsman for Financial Services (OFS) or to BNMTELELINK, Bank Negara Malaysia (BNM) at the following addresses within six (6) months from the Company's decision.

Ombudsman for Financial Services (664393P)

Level 14, Main Block, Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: 603 2272 2811 Fax: 603 2272 1577
E-mail: enquiry@ofs.org.my
Website: www.ofs.org.my

BNM Laman Informasi Nasihat dan Khidmat (LINK)

Ground Floor, Blok D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 1-300-88-5465 (LINK) Fax: 03-2174 1515
E-mail: bnmtelelink@bnm.gov.my