

PERSON COVERED :**SUM COVERED :****PLAN :** AIA i-Med Basic**CERTIFICATE :
NUMBER****AGENCY : -****: CERTIFICATE DATE****: ISSUE DATE****: MATURITY DATE**

We shall, subject to the provisions of this Certificate, pay the benefits provided under this Certificate on being satisfied that the event on which the benefit is payable has occurred while this Certificate is in force.

The basic Family Takaful plan and the supplementary contracts if any, provided by this Certificate with their amounts of coverage are specified in the Schedule of Benefits and Contribution on the Certificate Information Page. Entitlement to benefits, benefit exclusions, conditions for payment and other Certificate details are set out inside.

Executed and signed by us on the Issue Date of this Certificate as stated in the Certificate Information Page.

**Registrar****Chief Executive Officer****Stamp Duty Paid**

**CERTIFICATE INFORMATION PAGE /
HALAMAN MAKLUMAT SIJIL**

Person Covered <i>Orang Dilindungi</i>	:	NRIC No. <i>No. KP.</i>	:
Age (Admitted) <i>Umur (Disahkan)</i>	:	Gender <i>Jantina</i>	:
Participant <i>Peserta</i>	:	NRIC No. <i>No. KP</i>	:
Age <i>Umur</i>	:	Gender <i>Jantina</i>	:
Product <i>Produk</i>	:	Certificate Date <i>Tarikh Sijil</i>	:
Certificate No. <i>No. Sijil</i>	:	Issue Date <i>Tarikh Penyertaan</i>	:
Basic Sum Covered <i>Jumlah Dilindungi Asas</i>	:	Expiry / Maturity Date <i>Tarikh Tamat / Matang</i>	:

SCHEDULE OF BENEFITS AND CONTRIBUTIONS / JADUAL FAEDAH DAN CARUMAN

Benefits <i>Faedah-Faedah</i>	Sum Covered <i>Jumlah Dilindungi</i> (RM)	Contributions <i>Caruman</i> (RM)	Contribution Cease Date <i>Tarikh Caruman Terakhir</i>	Expiry / Maturity Date <i>Tarikh Tamat / Matang</i>	Form No. <i>No. Borang</i>
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AIA i-Med Basic

ANNUAL CONTRIBUTION:
CARUMAN TAHUNAN RM

TOTAL AMOUNT PAYABLE (ANNUAL):
JUMLAH AMAUN YANG PERLU DIBAYAR (TAHUNAN): RM

CONTRIBUTIONS ARE PAYABLE ON THE CERTIFICATE DATE AND IN ADVANCE SUBJECT TO THE TERMS AND CONDITIONS OF THE CERTIFICATE.
CARUMAN PERLU DIBAYAR PADA TARIKH SIJIL DAN TERLEBIH DAHULU TERTAKLUK KEPADA TERMA DAN SYARAT SIJIL.

BASIC DEFINITIONS

In this Certificate:

“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 bodily injury.

“Any One Disability” means that if two (2) or more Confinements are due to the same or related Disability, or to any complications arising from it, such Confinements shall be regarded as one (1) Confinement if each of them is not separated by more than ninety (90) days from the paid or payable Confinement which immediately occurred before this. This rule shall be observed in determining the limit of the benefits.

“Certificate” refers to AIA i-Med Basic.

“Certificate Anniversary” refers to the same date each year as the Certificate Date.

“Certificate Date” as shown on the Certificate Information Page is the date from which Certificate Anniversaries, Certificate Years, Certificate Months and Contribution due dates are determined.

“Certificate Year” refers to the twelve (12) months duration between two (2) Certificate Anniversaries.

“Clinic” means any lawfully operated establishment which is operated for the treatment of injured or ill patients and provides facilities for diagnosis, minor surgery and dispensing facilities. Such an establishment must be operated by a Physician who is fully registered with the legally recognised medical council of the country.

“Close Associate” means any individual closely connected to the Entity, either socially or professionally.

“Confinement” means admission of a Person Covered in a Hospital as an In-Patient for a minimum period of six (6) hours upon the recommendation of a Physician and continuously stays in the Hospital prior to his discharge.

“Contribution” means the amount that You pay to Us to participate in this Certificate, as stated on the Certificate Information Page.

“Covered Injury” means Injury occurring after the Issue Date or Commencement Date, whichever is later, of this Certificate.

“Dentist” shall mean a person who is duly licensed or registered to practice dentistry in the geographical area in which a service is provided, but excluding a Dentist who is the Person Covered himself.

“Disability” means a Sickness, Disease, Illness or the entire Covered Injuries arising out of a single or continuous series of causes.

“Doctor” or “Physician” or “Surgeon” shall mean a registered medical practitioner 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, but excluding a Physician or Surgeon who is the Person Covered himself.

“Eligible Expenses” shall mean Medically Necessary expenses incurred due to a covered Disability but not exceeding the limits in the Schedule of Benefits.

“Endorsement” means a variation to this Certificate.

“Entity” means any individual, body, organisation, institution, establishment, operation that is:-

- (a) sanctioned, prohibited or restricted 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/or any other applicable economic or trade sanction laws or regulations (“Sanctioned Entity”); or
- (b) employed, employs, trades, or conducts business with a Sanctioned Entity in any manner whatsoever.

“Expiry Date” for Certificate means the date as shown in the Certificate Information Page, upon which the Certificate shall expire and for the respective benefit under the Certificate means the date, as shown in the Schedule of Benefits and Contributions of the Certificate Information Page, when the benefit shall terminate.

“Hospital” means only an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons as paying bed-patients, and which:

- (i) has facilities for diagnosis and major surgery,
- (ii) provides twenty-four (24) hour a day nursing services by registered and graduate nurses,
- (iii) is under the supervision of a Physician, and
- (iv) 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.

“Hospitalisation” shall mean admission to a Hospital as a registered In-Patient for Medically Necessary treatments for a covered Disability upon recommendation of a Physician. A patient shall not be considered as an In-Patient if the patient does not physically stay in the Hospital for the whole period of Confinement.

“Injury” means an abnormal bodily condition which occurs while this Certificate is in force, and is effected directly and independently of all other causes by violent, external, visible and accidental means only and independent of any other cause and is not due to any illness or disease.

“In-Patient” means an Person Covered who undergoes Confinement for a Disability as defined in this Certificate, as a registered resident bed-patient using and being charged for the room and board facilities of the Hospital.

“Intensive Care Unit (ICU)” means a section within a Hospital which is designated as an Intensive Care Unit by the Hospital, and which is maintained on a twenty-four (24) hour basis solely for treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the Hospital.

“Issue Date” or **“Commencement Date”** is the date when coverage under this Certificate takes effect. The Issue Date is shown on the Certificate Information Page and the Commencement Date is the date of issue of any Endorsement indicated in the relevant Endorsement whenever the original terms and coverage of this Certificate are changed subsequently. Commencement Date is also the approval date of reinstatement of the Certificate in case of any reinstatement.

“Ju’alah” means fee whereby the Operator will be entitled to earn up to fifty percent (50%) of the Surplus arising from the Participants' Risk Fund as reward for managing the fund efficiently which result in the surplus.

“Major Organ/Bone Marrow Transplant” is defined as the receipt of a transplant of:

- (i) human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or
- (ii) one of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end stage failure of the relevant organ.

Other stem cell transplants are excluded.

“Medically Necessary” means a medical service which is:

- (i) consistent with the diagnosis and customary medical treatment for a covered Disability; and
- (ii) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and proven medical benefits; and
- (iii) not for the convenience of the Person Covered or the Physician, and unable to be reasonably rendered out of Hospital (if admitted as an In-Patient); and
- (iv) not of an experimental, investigational or research nature, preventive or screening nature; and
- (v) for which the charges are fair and considered Reasonable and Customary Charges for the Disability.

“Participant” or **“Owner”** or **“Person Covered”** or **“You”** or **“Your”** means the person effecting this Certificate and identified on the Certificate Information Page.

“Participants’ Risk Fund” or **“PRF”** means the fund where *Tabarru’* are credited and from which Takaful claim benefits are payable based on solidarity, brotherhood and cooperation among participants. No benefits will be payable from this fund upon Maturity Date of this Certificate.

“Prescribed Medicines” shall mean medicines that are dispensed by a Physician, a registered pharmacist or a Hospital and which have been prescribed by a Physician or Specialist in respect of treatment for a covered Disability.

“Reasonable and Customary Charges” shall mean charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing within Malaysia according to 13th Schedule of the Private Healthcare Facilities and Services (Private Hospitals and Other Private Healthcare Facilities) (Amendment) Order 2013 and its subsequent amendments if any. Such charges when incurred, taking into consideration similar or comparable treatment, services or supplies to individual of the same gender and of comparable age of similar sickness, disease or injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Person Covered’s medical condition.

“Relative” means spouse, partner, sibling, child, parent or parent of the spouse or partner of the Entity. Sibling, child, parent or parent of the spouse or partner includes both biological and non-biological relationship.

“Registered Nurse” shall mean a nurse qualified and licensed to practice nursing within the scope of her licensing and training in the geographical area of practice, but excluding a Registered Nurse who is the Person Covered herself.

“Sickness, Disease or Illness” means Sickness, Disease or Illness occurring more than thirty (30) days after the Issue Date or Commencement Date, whichever is later, of this Certificate. For this purpose, a Sickness, Disease or Illness has occurred when it has been investigated, diagnosed or treated or when its signs or symptoms have manifested which will cause an ordinary prudent person to seek diagnosis, care or treatment. In the event of any conflict or discrepancy of opinions relating to the signs or symptoms of a Sickness, Disease or Illness and their manifestation between a Physician and the Person Covered/You, We will adopt and follow the Physician’s professional opinion.

“Specialist” shall mean a medical practitioner registered and licensed to practice western medicine in the geographical area of his practice where treatment takes place and who is classified by the appropriate health authorities as a person with superior and special expertise in specified fields of medicine, but excluding a Physician or Surgeon who is the Person Covered himself.

“Surgery” shall mean any of the following medical procedures:

- (a) To incise, excise or electrocauterise any organ or body part, except for dental services.
- (b) To repair, revise, or reconstruct any organ or body part.
- (c) To reduce by manipulation a fracture or dislocation.
- (d) Use of endoscopy to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra.

“Surplus” means the surplus arising from the PRF after deducting the claims payable, statutory reserves and solvency capital requirements, if any. The Surplus, if any, is calculated and will be distributed to the eligible Participants.

“Tabarru’” means the ‘donation’ determined as the net Contribution after deducting *Wakalah Fee*, this being based on the gender, attained age, smoking status and other rating factors of the Person Covered. *Tabarru’* will be allocated into the PRF for the purpose of mutual help and assistance to fellow Participants in need.

“Takaful” means a mutual assistance scheme based on the principles of solidarity, brotherhood and cooperation. Each Participant agrees to contribute (donate) into the PRF as *Tabarru’* which will be used to assist each other in times of need.

“Wakalah” means agency, it is a contract between Participants and Us, where the Participants authorize Us to act on their behalf to conduct the affairs of Takaful business. In performing Our duties under the Wakalah contract, We may further engage another third party to perform the relevant tasks relevant for the Takaful business.

“Wakalah Fee” means the charge that the Participant pays to Us for the services rendered.

“We”, “Us”, “Our” or **“Takaful Operator”** refers to AIA PUBLIC Takaful Bhd.

Whenever the context requires, masculine form shall apply to feminine and singular term shall include the plural.

SAMPLE

SCHEDULE OF CONTRIBUTION ALLOCATION

The Contribution allocation are as follows:

Wakalah Fee

The upfront fee deducted as a percentage of the Contribution paid for the Certificate. It is used to meet the management expenses.

Tabarru'

After deduction of *Wakalah* fee, the balance of Contribution paid will be allocated into the PRF as *Tabarru'* for the purpose of mutual help and assistance to fellow Participants in need.

Tabarru' is determined at the beginning of each Certificate month based on the following:

- 1) attained age;
- 2) gender; and/or

other rating factors of the Person Covered such as occupational class and health status, if applicable.

We reserve the right to revise the amount of *Tabarru'* and increase the Contribution for the Certificate by giving You at least thirty (30) days written notice prior to the Certificate Anniversary.

Contribution Allocation

The percentage of the Contribution are allocated as follows:

Certificate Year	Percentage (%) of Contribution	
	Wakalah Fee	Contribution Allocation into PRF (<i>Tabarru'</i>)
1 until Maturity	17.5%	82.5%

FUND PROVISION

PARTICIPANT'S RISK FUND (PRF)

Based on the Shariah concept of *Tabarru'*, the Participants will donate a portion of Takaful Contribution into PRF for the purpose of mutual help. PRF is owned by a pool of Participants and managed by Us for the purpose of claims payment on events covered under this Certificate. However, no amount will be payable from PRF upon maturity or expiry of the Certificate.

The expenses directly attributable for claims (e.g. investigation cost) and investment related expenses (e.g. fund management fees, custodian and safekeeping fees) incurred at fund level, if any, will also be charged under PRF.

The Surplus from the PRF will be determined and declared, if any, at the end of every financial year by Us. The Surplus will be distributed proportionally to the eligible Participants in accordance to their *Tabarru'* allocation in PRF, provided always that no benefit has been paid from PRF under this Certificate while it is in force in a particular financial year.

Applying the *Ju'alah* contract, We will be entitled to earn at most **fifty percent (50%)** of the distributable Surplus as an *Ujrah* (fee) for managing the fund efficiently which result in the Surplus. The remaining portion of the Surplus will be distributed to eligible Participants.

If there is a deficit in the PRF, We will make good the deficiency from Our fund under the principle of *Al-Qard Al-Hasan* (interest-free loan). This amount will be recovered from the future PRF's Surplus prior to distribution.

AIA I-MED BASIC PROVISIONS

Your Certificate is called AIA i-Med Basic. It is a standalone Hospital and Surgical Benefit Plan which expires on the Expiry Date as stated on the Certificate Information Page. Contribution shall be payable until the Contribution Ceased Date stated on the Certificate Information Page or upon the termination of this Certificate, whichever occurs earlier.

Your Certificate provides the following benefits subject to the terms and conditions stated below.

BENEFITS

We will pay the following benefits if the Person Covered undergoes Confinement or Surgery due to a Disability subject to the applicable benefit plan and the terms and conditions stated below:

SCHEDULE OF BENEFITS

No	Benefit Limits	Plan
1	Hospital Room and Board (120 days maximum per Certificate Year and daily maximum not to exceed amount as shown)	RM100
2	Intensive Care Unit Benefit (120 days maximum per Certificate Year)	As charged, subject to Annual Limit and Lifetime Limit
3	In-Hospital Related Fees Benefit <ul style="list-style-type: none"> • Hospital Supplies and Services • Surgical Fees Benefit • Operating Theatre Fees Benefit • Anesthetist's Fees Benefit • In-Hospital Physician's Visit Benefit (maximum 2 visits per day per Physician) 	
Deductible Amount		RM 300
Annual Limit		RM20,000
Lifetime Limit		RM80,000
Note: All figures shown in the Schedule of Benefits above are in Ringgit Malaysia (RM) unless stated otherwise.		

1. HOSPITAL ROOM AND BOARD BENEFIT

We shall reimburse You the Reasonable and Customary Charges for room accommodation and meals incurred for a Medically Necessary Confinement as an In-Patient in a Hospital. The amount of benefit payable shall be equal to the actual charges charged by the Hospital during the Person Covered's Confinement and shall not be more than the rate of the Room and Board Benefit for any one day, the maximum number of days, the Annual Limit and Lifetime Limit as stated in the Schedule of Benefits. The Person Covered will only be entitled to this benefit while confined to a Hospital as an In-Patient.

2. INTENSIVE CARE UNIT (ICU) BENEFIT

We shall reimburse You the Reasonable and Customary Charges for actual Room and Board incurred for a Medically Necessary Confinement as an In-Patient in the ICU of the Hospital. This amount of benefit payable shall be equal to the actual charges charged by the Hospital, subject to the maximum number of days, the Annual Limit and Lifetime Limit as stated in the Schedule of Benefits. Where the period of Confinement in an ICU exceeds the maximum number of days stated in the Schedule of Benefits, reimbursement will be restricted to the standard Hospital Room and Board Benefit per day.

No Hospital Room and Board Benefits will be payable for the same Confinement period where daily ICU Benefit is payable.

3. IN-HOSPITAL RELATED FEES BENEFIT

We shall reimburse You the Reasonable and Customary Charges incurred for Medically Necessary In-Hospital Related Fees Benefit stated below. All In-Hospital Related Fees Benefits payable shall be limited to the Annual Limit and Lifetime Limit as stated in the Schedule of Benefits.

i. HOSPITAL SUPPLIES AND SERVICES

We shall reimburse You the Reasonable and Customary Charges incurred for the following Medically Necessary Hospital Supplies and Services:

- (a) General nursing;
- (b) Prescribed and consumed drugs and medicines;
- (c) Dressings, splints, plaster casts, x-ray;
- (d) Laboratory examinations, electrocardiograms;
- (e) Physiotherapy; acupuncture;
- (f) Basal metabolism tests;
- (g) Intravenous injections and solutions;
- (h) Administration of blood and blood plasma and including the cost of blood and plasma;
- (i) Ambulance Fee incurred for necessary domestic land ambulance services (inclusive of attendant) to and/or from the Hospital of Confinement. Payment will not be made if the Person Covered is not hospitalised and is subject to the limit not exceeding the Hospital Room and Board Benefit per day for any Disability

We may, from time to time, at Our discretion, add additional Hospital Supplies and Services.

ii. SURGICAL FEES BENEFIT

We shall reimburse You the Reasonable and Customary Charges for the Medically Necessary Surgery performed by the Specialist or Surgeon when the Person Covered is hospitalised as a registered In-Patient.

If any surgical procedure is performed and Surgical Fees are payable, We shall also pay the benefits as stated in Clauses iii and iv below.

iii. OPERATING THEATRE FEES BENEFIT

We shall reimburse You the Reasonable and Customary Charges made by the Hospital for the use of the operating theatre and equipment related to the surgical procedure.

iv. ANAESTHETIST FEES BENEFIT

We shall reimburse You the Reasonable and Customary Charges by the anaesthetist for the Medically Necessary administration of anaesthesia.

v. IN-HOSPITAL PHYSICIAN VISIT BENEFIT

We shall reimburse You the Reasonable and Customary Charges by each Physician for Medically Necessary visiting an In-Patient, subject to a maximum of two (2) visits per day per Physician as stated in the Schedule of Benefits. We will determine the amount payable at Our absolute discretion.

ANNUAL LIMIT

Benefits payable in respect of expenses incurred for Hospitalisation, treatment, Surgery and medical services provided to the Person Covered during the period of coverage shall be limited to the Annual Limit as stated in the Schedule of Benefits (Benefits item no. 1 to no. 3) for any one (1) Certificate Year irrespective of the type/types of Disability. In the event the Annual Limit is fully utilised, all coverage for the Person Covered under this Certificate shall immediately cease to be payable for the remaining Certificate Year.

LIFETIME LIMIT

The maximum amount of benefits payable under this Certificate shall not exceed the Lifetime Limit stated in the Schedule of Benefits. In the event the Lifetime Limit is fully utilised, all Takaful coverage for the Person Covered under this Certificate shall immediately cease.

DEDUCTIBLE AMOUNT

This is a fixed amount that You must first pay regardless of the total Eligible Expenses incurred under the Schedule of Benefits (benefits item no. 1 to no. 3) for Any One Disability. We will reimburse the Eligible Expenses in excess of the Deductible Amount as stated in the Schedule of Benefits for Any One Disability.

OTHER CONSIDERATION UPON PAYMENT OF CLAIMS

We shall only pay the remaining Eligible Expenses incurred for any Confinement and/or Surgery if the Person Covered:

- (i) receives any reimbursement from any other Takaful certificate/insurance policy provided by other Takaful Operator/insurer;
- (ii) receives compensation due under any law provided by any government;
- (iii) receives any reimbursement or benefits from any medical program provided by the Us as employment benefits; and/or
- (iv) receives any reimbursement from other Takaful certificate/insurance policy covering any Disability covered by Us.

OVERSEAS TREATMENT

If the Person Covered elects to or is referred to be treated outside Malaysia by the attending Physician, benefits in respect of the treatment shall be limited to the Reasonable and Customary and Medically Necessary Charges for such equivalent local treatment in Malaysia and shall exclude the cost of transport to the place of treatment. All documents in a language other than English and Bahasa Malaysia must be submitted together with certified translations. The Consular or the translation agency shall certify the translation (English) to be a true and correct version of the originals.

We reserve the right to determine whether the fee limit for any particular Hospital/medical charge is a Reasonable and Customary Charge with reference to Malaysian economic and market data. We reserve the absolute right to determine the amount payable by making reference to Our medical data.

RESIDENCE OVERSEAS

No benefit whatsoever shall be payable for any medical treatment received by the Person Covered outside Malaysia apart from Singapore and Brunei, if the Person Covered resides or travels outside Malaysia for more than ninety (90) consecutive days.

EXCLUSIONS

This Certificate does not cover any Hospitalisation, Surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

1. Pre-Existing Illness:

Pre-Existing Illness shall mean Disabilities prior to the Issue Date or Commencement Date of the Certificate, whichever is later, and that the Person Covered/You has/have reasonable knowledge of. A Person Covered/You may be considered to have reasonable knowledge of a Pre-Existing Illness where the condition is one 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.

2. Specified Illness:

Treatment or Surgery for Specified Illness until the Person Covered has been continuously covered under this Certificate for a period of one hundred and twenty (120) days immediately preceding such treatment or Surgery.

Specified Illness shall mean the following Disabilities and its related complications:

- (a) Hypertension, diabetes mellitus and Cardiovascular disease;
 - (b) All tumours, cysts, nodules, polyps in any part of the body systems;
 - (c) Stones of the urinary system and biliary system;
 - (d) All ear, nose (including sinuses) and throat conditions;
 - (e) Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
 - (f) Endometriosis including disease of the reproduction system; or
 - (g) Vertebro-spinal disorders (including disc) and knee conditions.
3. Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six (6) months from the time of birth. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the Person Covered was continuously covered under this Certificate and any congenital or hereditary conditions which has manifested or was diagnosed before the Person Covered attains seventeen (17) years of age;
 4. Any Disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane;
 5. War, declared or undeclared, strikes, riots, civil war, revolution or any warlike operations;
 6. Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
 7. Any violation or attempted violation of the law or resistance to arrest;
 8. Pregnancy, miscarriage or child birth;
 9. Mental or nervous disorders, treatment of alcoholism, or drug abuse or any other complications arising from it or any drug accident not prescribed by a treating Doctor;
 10. Elective/Plastic/Cosmetic surgery, circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy; all corrective glasses, contact lenses and intraocular lens (except monofocal intraocular lenses in cataract surgery) or the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, and prescriptions;
 11. Any form of dental care or Surgery unless necessitated by injury but excluding the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement;

12. Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, vitamins/food supplements and treatments specifically for weight reduction or gain;
13. Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care;
14. Any medical or physical conditions arising within the first thirty (30) days of the Issue Date or Commencement Date of this Certificate whichever is later except for Covered Injury;
15. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material; or
16. Expenses incurred for donation of any body parts or organ by the Person Covered and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications. We will only reimburse the Reasonable and Customary Charges incurred on Major Organ/Bone Marrow Transplant Surgery for the Person Covered being the recipient, limited to once per lifetime.

SAMPLE

GENERAL PROVISIONS

THE TAKAFUL CERTIFICATE

This Certificate is issued in consideration of the payment of Contribution as specified in the Certificate Information Page above and pursuant to:

- (i) the answers given by You in Your application or any subsequent questionnaires given by Us on any matters relating to Your application and any disclosures made by You between the time of submission of the application and the time this Certificate is entered into; and
 - (ii) Medical reports and any other reports and questionnaires;
- (collectively referred to as 'the Material Information')

and such Material Information shall form part of this Certificate between Us and You. However, in the event of any pre-contractual misrepresentation made in relation to such Material Information, only the remedies in Schedule 9 of the Islamic Financial Services Act 2013 will apply.

If you are required by Us, before this Certificate is renewed or varied, to answer any questions or if You are required to confirm or amend any matter previously disclosed by You to Us in relation to this Certificate, it is Your duty to take reasonable care not to make a misrepresentation when answering the questions or confirming or amending any matter previously disclosed.

You must inform Us of any change to the information given to Us in Your answers or in respect of any matter previously disclosed to Us in relation to the Certificate if such changes had taken place after You have submitted the application for renewal or variation but before the Certificate is renewed or varied.

The terms and conditions of this Certificate shall not be changed or waived except by Endorsement duly signed by Our Chief Executive Officer or Registrar.

INDISPUTABILITY

We shall not dispute the validity of this Certificate after it has been in force during the lifetime of the Person Covered/You for a period of more than two (2) years from the Issue Date or Commencement Date, whichever is later. However if We can show that there is a suppression of a material fact or a statement by You/Person Covered on a material matter was inaccurate, false, misleading and it was fraudulently made or omitted, We shall have the right to void this Certificate accordingly.

Where this Certificate has been in force during the lifetime of the Person Covered/You for two (2) years or less from the Issue Date or Commencement Date, whichever is later, We may void this Certificate and refuse all claims if a misrepresentation was found to be deliberate or reckless.

If the misrepresentation was careless or innocent We may at Our absolute discretion:

- (i) void this Certificate and refuse all claims, in which case We shall return the contributions paid without profit. This payment shall be a complete and valid discharge of any liability under this Certificate; or
- (ii) take any necessary remedies in accordance with the Islamic Financial Services Act 2013.

MISSTATEMENT OF AGE AND/OR GENDER

This Certificate is issued at the age shown on the Certificate Information Page which is the Person Covered's declared age for his last birthday in the application. If at the time of any claim, the age or gender of the Person Covered is found to have been misstated, then We shall make adjustments based on the following:

- (i) If the Contribution based on the correct age or gender of the Person Covered are higher than the Contribution that have been paid, We shall reduce the benefit payable under this Certificate by the differences between the actual Contribution paid and the Contribution which should have been paid for the Certificate;

- (ii) If the Contribution based on the correct age or gender of the Person Covered are lower than the Contribution that have been paid, the differences in the Contribution will be refunded without profit.

If at the correct age the Person Covered is not eligible for Takaful coverage under this Certificate pursuant to Our Underwriting rules, the Certificate shall be void and We shall refund the total Contributions paid minus any cost incurred by Us under this Certificate. Proof of age shall also be required by Us at the time of processing any claim under this Certificate.

GOVERNING LAW

This Certificate shall be governed by the laws of Malaysia and the Courts of Malaysia shall have the exclusive jurisdiction in respect of any claims arising out of or in relation to this Certificate.

OWNERSHIP OF CERTIFICATE

Unless otherwise expressly provided for by endorsement in this Certificate, We shall be entitled to treat the Participant as the absolute owner of the Certificate. We shall not be bound to recognize any equitable or other claim to or interest in the Certificate and the receipt of the Certificate or a benefit by the Participant (or by his legal or authorized representative) alone shall be an effective discharge of all Our obligations and liabilities. The Participant shall be deemed the Person Covered under this Certificate.

UPGRADED BENEFITS

If the eligible benefits to any Person Covered under the terms of this Certificate are increased while it is in force or at the time of renewal or replacement and if such, shall have been afflicted with a Disability prior or at the time the benefits were increased, the limits of benefits payable in respect of such Disability shall not exceed the limit of benefits prior to the date the benefits were upgraded.

CONVERSION CERTIFICATES

If the eligible benefits provided under this Certificate shall have been converted from an existing coverage of an 'Inner Limits' to an 'As Charged/Full Reimbursement' coverage, and if such Person Covered shall have been afflicted with a Disability prior or at the time the benefits were converted the benefits payable in respect of the Disability shall be in accordance with the Schedule of Benefits prior to the date the eligible benefits were converted.

'Inner Limits' shall mean benefits that are of restrictive covered amount which may be found in benefit items like Surgical Benefits such as Surgeon's Fee, Operations Theatre Fees Benefit and Hospital Supplies and Services as applicable.

'As Charged/Full Reimbursement' shall mean benefits where the claimable amount can be up to the actual amount but not exceeding the limits provided under the Certificate.

SUBROGATION

If We shall become liable for any payment under this Certificate, We shall be subrogated to the extent of such payment to all rights and remedies of You against any party and shall be entitled at Our own expense to sue in the name of the You. You shall give or cause to be given to Us all such assistance in Your power as We shall require to secure the rights and remedies and at Our request shall execute or cause to be executed all documents necessary to enable Us to effectively to bring suit in Your name.

CURRENCY AND PLACE OF PAYMENT

All amounts payable either to or by Us will be paid in the currency shown on the Certificate Information Page or subsequent Endorsement. All amounts due from Us will be payable at Our offices.

FREEDOM FROM RESTRICTIONS

Unless otherwise specified, this Certificate is free from any restrictions upon You as to travel, residence or occupation.

ALTERATIONS

We reserve the right to amend the terms and provisions of this Certificate by giving a ninety (90) days prior notice in writing by ordinary post to the Participant's last known address or electronic mail in Our records, and such amendment will be applicable from the next renewal of this Certificate. No alteration to this Certificate shall be valid unless authorized by Us and such approval is endorsed thereon.

If the Person Covered intends to make any alteration or waive any provisions in this Certificate, the said alteration or waiver has to be made by an Endorsement. The Endorsement has to be signed by Our Registrar.

CERTIFICATION, INFORMATION AND EVIDENCE

All certificates, information, medical reports and evidence as required by Us shall be furnished at the expense of the Person Covered and in such a form that We may require. In any event all notices which We shall require the Participant to give must be in writing and addressed to Us. The Person Covered shall, at Our request and expense, submit to a medical examination whenever such is deemed necessary.

CONDITION PRECEDENT TO LIABILITY

The due observance and the fulfillment of the terms, provisions and conditions of this Certificate by the Person Covered/Participant in so far as they relate to anything to be done or complied with by the Person Covered/Participant shall be conditions precedent to any Our liability.

LEGAL PROCEEDINGS

No action at law or in equity shall be brought to recover on this Certificate prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Certificate. If the Person Covered/Participant shall fail to supply the requisite proof of loss as stipulated by the terms, provisions and conditions of the Certificate, the Person Covered/Participant may, within a grace period of one (1) calendar year from the time that the written proof of loss to be furnished, submit the relevant proof of loss to Us with cogent reason(s) for the failure to comply with the terms, provisions and conditions. The acceptance of such proof of loss shall be at Our sole and entire discretion. After such grace period has expired, We will not accept, for any reason whatsoever, such written proof of loss.

ARBITRATION

All differences arising out of this Certificate shall be referred to an arbitrator who shall be appointed in writing by the parties in difference. In the event they are unable to agree on who is to be the arbitrator within one (1) month of being required in writing to do so then both parties shall be entitled to appoint an arbitrator each who shall proceed to hear the differences together with an umpire to be appointed by both arbitrators. However this is provided that any disclaimer of liability by Us for any claim hereunder must be referred to an arbitrator within twelve (12) calendar months from the date of such disclaimer.

CURRENCY OF PAYMENT

All payments under this Certificate shall be made in the legal currency of Malaysia. Should any payment requested by the Person Covered/Participant to be payable in any other currency, then such amount shall be payable in the demand currency as may be purchased in Malaysia at the prevailing currency market rates on the date of the claim settlement.

PERIOD OF COVER AND RENEWAL

Unless specified otherwise, on each Certificate Anniversary, this Certificate is renewable at the contribution rates in effect at that time as notified by Us.

This Certificate will be renewable at the option of Participant subject to the terms, conditions and termination at each of the Certificate Anniversary.

The renewal contribution payable is not guaranteed and We reserve the right to revise the contribution rate applicable at the time of renewal by giving You a thirty (30) days' notice in writing by ordinary post to Your last known address in Our record and such revision or adjustment will be applicable from the next Certificate Anniversary. Such changes, if any shall be applicable to all Participants irrespective of their claim experience according to Our risk assessment.

This Certificate is renewable at the option of Participant until the occurrence of any of the following:

- (i) fraud or misrepresentation of material fact during application;
- (ii) non-payment of Contribution or Contribution not paid on time;
- (iii) this Certificate is cancelled at Your request;
- (iv) this Certificate is expired on the Expiry Date;
- (v) total claims of the plan have reached the lifetime limit specified) and/or on the death of the Person Covered;
- (vi) the Person Covered attains the coverage age limit specified; or
- (vii) We withdraw the plan completely in accordance with the Portfolio Withdrawal Condition.

PAYMENT OF BENEFITS

All benefits are payable to You. If should You die before the settlement of the claim, the benefits shall be paid to Your legal personal representatives. Such payment is deemed to be good discharge of the moneys payable under this Certificate.

We reserve the absolute right to request for further evidence, medical report or conduct medical history check before the benefits are payable to You.

CLAIMS PROCEDURES

- (i) The Person Covered/You shall within thirty (30) days from the date of discharge or completion of an Out-Patient treatment that incurs claimable expenses, give written notice to Us stating full particulars of such event, including all original bills and receipts, and a full Physician's report stipulating the diagnosis of the condition treated and the date the Disability commenced in the Physician's opinion and the Physician's summary of the cost of treatment including medicines and services rendered. Failure to provide such notice within the time allowed shall not invalidate any claim if it is shown not to have been reasonably possible to provide such notice and that such notice was given as soon as was reasonably possible.
- (ii) The Person Covered/You shall immediately obtain and act on proper medical advice and We shall not be held liable if a treatment or service becomes necessary due to failure of the Person Covered/You to do so.

INCOMPLETE CLAIM

Claims are not deemed complete and eligible benefits are not payable unless all bills for such claims have been submitted and agreed upon by Us. Any variation or waiver of this requirement shall be at Our sole discretion.

The Person Covered/You shall immediately procure and act on proper medical advice and We shall not be held liable in the event a treatment or service becomes necessary due to failure of the Person Covered/You to do so.

OTHER CLAIMS CONSIDERATIONS

Claims Flow Over Certificate Year

If a period of Confinement or any other related Hospitalisation expenses flow into the next Certificate Year, the benefits to be reimbursed will be apportioned on the basis of the actual itemized expenses incurred on a daily basis in the relevant Certificate Year.

If there is no itemization of the expenses by daily breakdown, such expenses shall be apportioned as percentage of the actual days (including day of admission) of Confinement for each respective Certificate Year.

In no situations will the benefit limit exceed those as stipulated in the Schedule of Benefits of this Certificate and evidence of Hospitalisation is required.

PROOF OF TREATMENT AND HOSPITALISATION

Affirmative proof of Hospitalisation and/or Surgery in such form as We may prescribe must be furnished to Us at the expense of the Person Covered/You within thirty (30) days after the date of leaving the Hospital together with the Hospital's original statement of accounts and receipts.

FREE LOOK PERIOD

You have the right to cancel the Certificate by returning the Certificate and giving a written notice to Us. The contributions that You have paid will be refunded to You. Such notice must be signed by You and received directly by Us within fifteen (15) days after You have received the Certificate.

CERTIFICATE SURRENDER

You may, at any time during the lifetime of the Person Covered and while the Certificate is in force, surrender this Certificate by returning the Certificate and giving a written notice to Us.

The unutilized *Tabarru'* from PRF and the unearned *Wakalah* Fees in Takaful Operator's Fund, will be refunded to You upon surrender, provided that no claim has been made during the current Certificate Year. This is not applicable for Certificate with monthly mode of payment.

Period Not Exceeding	Percentage (%) of Allocation from Takaful Operator's Fund and PRF			
	Annually	Semi-annually	Quarterly	Monthly
15 days*	90	80	70	No Refund
1 month	80	70	50	
2 months	70	50	20	
3 months	60	30	No refund	
4 months	50	20	50	
5 months	40	10	20	
6 months	30	No refund	No refund	
7 months	25	70	50	
8 months	20	50	20	
9 months	15	30	No refund	
10 months	10	20	50	
11 months	5	10	20	
12 months	No refund	No refund	No refund	

(Note: *Not applicable to first Certificate Year. Kindly refer to Free Look Period Clause.)

TERMINATION

Your Certificate shall automatically terminate upon the earliest occurrence of the following:

- (i) death of the Person Covered; or
- (ii) the Lifetime Limit is fully utilized; or
- (iii) non-payment of Contribution or Contribution not made on time; or
- (iv) this Certificate becomes matured, terminated, lapsed or is surrendered;

PORTFOLIO WITHDRAWAL CONDITION

We reserve the right to cancel the portfolio as a whole if We decide to discontinue underwriting this product by giving thirty (30) days prior written notice to Person Covered/You.

NOTICES AND CORRESPONDENCE

- (i) Unless provided for, any notice, request, instruction or correspondence required or permitted to be given under this Certificate to Us or to You must be made in writing. No alterations in the terms of this Certificate or any Endorsement thereon, will be held valid unless the same is signed or initialed by Our authorized representative.
- (ii) We shall send or deliver personally any notice, request, instruction or correspondence to Your last known address or electronic mail in Our records. It is conclusively deemed to be received:
 - (a) In the case of personal delivery: at the time of delivery; and
 - (b) In the case of post, whether registered or otherwise: seven (7) days after the date of posting, if posted locally, and fourteen (14) days, if posted to an overseas address; and
 - (c) In the case of electronic mail: after twenty four (24) hours from transmission.

SURPLUS DISTRIBUTION

We will manage and invest the PRF, in accordance with the investment strategy that complies with Shariah principles.

If there is any Surplus arising from the PRF, You agree that We will receive 50% of it as incentive, on the basis of *Ju'alah*, while the balance 50% will be reserved for distribution amongst the Participants subject to the term of this Certificate and any other prevailing regulations as determined by the authorities. The Surplus will be distributed to each Participant in accordance to the *Tabarru'* Contribution paid by Participant into the PRF during that financial year.

Any Surplus attributable to the Participants shall be shared proportionately and provided always that the Certificate has not incurred any claim and/or not received any benefits payable under each type of coverage under this Certificate whilst it is in force.

AL-QARD AL-HASAN

In the event that the PRF is insufficient to pay for its liabilities, the Takaful Operator will make good the deficiency under the principle of *Al-Qard Al-Hasan* (interest free loan). This amount will be repaid to the Takaful Operator from the PRF with no profit once the PRF becomes sufficient, before any distribution of Surplus is made.

REGULATORY IMPOSED CHARGES, FEES ETC

The Contribution to be paid by You to Us under this Certificate is exclusive of any Tax. In the event We are required by any applicable law to remit any Tax on the Contribution paid by You, We shall calculate and collect from You any amount paid or payable under this Certificate on account of such Tax. Such amount as calculated by Us, shall be paid by You as additional to and without any deduction or set-off from the contribution payable under this Certificate to Us. Tax is defined as any present or future, direct or indirect, tax including sales tax, service tax, any other tax of similar nature, levy, impost, duty, charge, fee, deduction or withholding of any nature, and any interest or penalties in respect thereof imposed by the Government of Malaysia.

SANCTION LIMITATION AND EXCLUSION CLAUSE

- (i) Takaful Operator shall not provide cover for any risk and/or activity and shall not 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 Takaful Operator 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/or any other applicable economic or trade sanction laws or regulations.

- (ii) Takaful Operator shall not provide cover for any risk and/or activity and shall not 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 is for and/or to any Entity and/or Relative/Close Associate of any Entity.
- (iii) Takaful Operator may terminate this Certificate with immediate effect and shall not thereafter be required to transact any business with You in connection with this Certificate, including but not limited to, making or receiving any payments under this Certificate.

OTHER PROVISIONS

- (i) Any illegality, invalidity or unenforceability of any clause of these General Provisions under the Malaysian law shall not affect the legality, validity or enforceability of any other provisions in this Certificate.
- (ii) Our books and/or accounts shall be conclusive evidence of the state of accounts between the parties in this Certificate. Any certificate by any of Our officers as to the moneys or liabilities for the time being due and remaining or incurred to Us by the Person Covered shall be binding and conclusive evidence on the Person Covered in all courts of law and elsewhere.
- (iii) If We delay or fail to exercise any rights/remedies under this Certificate, it will not be deemed as a waiver. Any single/partial exercise of any right/remedy shall not prevent Us from any other or further exercise of any other right/remedy. The rights and remedies provided in this Certificate are cumulative and not exclusive of any other rights/remedies (whether provided by law or otherwise).
- (iv) This Certificate shall continue to be valid and binding for all purposes whatsoever despite any change by amalgamation, change of name, reconstruction or otherwise which may be made in Our constitution.
- (v) The terms and conditions stated in this Certificate constitute the entire terms and conditions of this Certificate. No prior inconsistent representation or statement made in relation to this Certificate whether orally or in writing shall form part of this Certificate.
- (vi) We reserve the right to alter the terms of this Certificate in such a way as We deem appropriate in the event of any change in the law or in the basis of taxation levy applicable to Us or this Certificate.
- (vii) Unless there is something in the subject or context inconsistent with such construction or unless it is otherwise expressly provided:
 - (a) All Contributions or notifications of claims must be received and accepted at Our Offices by a time period determined by Us.
 - (b) Any reference to a "business day" is to a day (not being a Saturday, Sunday or a Public Holiday in Malaysia) on which banks, licensed to carry on banking business under the provisions of the Islamic Financial Services Act 2013, are open for business in Malaysia and any reference to a "day", "week", "month" or "year" is to that day, week, month or year in accordance with the Gregorian calendar.
 - (c) Any transaction performed or to be performed must be performed by a time determined by Us on that business day for it to be considered as transacted on that business day. Otherwise, it would be deemed as transacted on the next business day.
 - (d) The Certificate Information Page to this Certificate is an important part of this Certificate. If there is any conflict or discrepancy between any of the provisions of this Certificate, such conflict or discrepancy shall, for the purposes of the interpretation and enforcement of this Certificate, be resolved by giving the provisions contained in the clauses of the General Provisions priority and precedence over the provisions contained on the Certificate Information Page.

OWNERSHIP PROVISIONS

THE PARTICIPANT

You are the Owner of this Takaful Certificate as shown as Participant on the Certificate Information Page until changed. As the Participant, only You can, during the lifetime of the Person Covered, exercise all rights, privileges and options provided under this Takaful Certificate.

SAMPLE

CONTRIBUTION PROVISIONS

PAYMENT

All Contributions for this Certificate are payable on or before their due dates to Us. We will issue an official receipt for each payment received by Our Office. However, if you pay Your Contributions by credit/debit card or autodebit of Your bank account, We will not issue an official receipt for the payment. The validated deposit slip or Contribution deduction shown in either the credit/debit card statement or bank statement shall be considered as proof of payment.

CHANGE

You may change the frequency of Contribution payments by submitting a written request to Us. Subject to Our minimum Contribution requirements, Contributions may be paid on an annual, semi-annual, quarterly or monthly mode at the Contribution rates applicable on the Issue Date.

DEFAULT

After payment of the first (1st) Contribution, failure to pay a subsequent Contribution on or before its due date will constitute a default in Contribution payment.

GRACE PERIOD

A Grace Period of thirty-one (31) days from the due date will be allowed for payment of each subsequent Contribution. This Certificate will remain in force during the Grace Period. If any claim arises during the Grace Period, any unpaid balance of the Contribution due shall be deducted from the proceeds payable under this Certificate. If any Contribution remains unpaid at the end of its Grace Period, this Certificate shall lapse and have no further value.

REINSTATEMENT

If a Contribution is still in default after the stipulated Grace Period and if this Certificate has not been surrendered for its surrender value, this Certificate may be reinstated by Us at Our discretion before the Expiry Date of Your Certificate and it is also subject to the following:

- (i) A written application is made by You to have this Certificate reinstated;
- (ii) The Person Covered is within the allowable age limits as determined by Us at the time of reinstatement;
- (iii) The Person Covered has to produce evidence of eligibility of Takaful coverage that is satisfactory to Us;
- (iv) Payment of all overdue Contributions;
- (v) Payment of any indebtedness outstanding at the material time;
- (vi) Any other terms and conditions which We may impose at the material time; and
- (vii) Any reinstatement shall only cover loss or the Person Covered event which occurs after the reinstatement date.

CERTIFICATE INFORMATION STATEMENT

Your Family Takaful Certificate is a valuable piece of property and serves as a useful aid to assist Your family against potential uncertainties of the future.

You may not have time to familiarise Yourself with all the Certificate provisions, but it is important that You know the unique benefits of this Certificate. This Certificate Information Statement is specially prepared in plain language to give You a better understanding of some of these benefits.

1. (a) Your Contribution payments shall be made annually, semi-annually, quarterly or monthly, whichever suit your best.
- (b) You may pay the Contributions in any of the following ways at Our discretion:
 - (i) Autodebit through Visa/MasterCard Credit card;
 - (ii) Autodebit through banks as specified by Us; or
 - (iii) Direct to Us.

If You pay Your Contribution by Visa/MasterCard card or autodebit, We will not send You any prior notice that Your Contribution is due. No official receipt will be issued if payment is made by way of (i) or (ii) above. The validated deposit slip or Contribution deduction shown in either the Visa/MasterCard card statement or bank statement shall be considered as proof of payment.

2. If Your age has not been admitted, You are required to submit a copy of identity card for proof of age upon request by Us.
3. It is important that You advise Us of any change in Your address.
4. You have the right to cancel this Certificate by returning this Certificate and giving a written notice to Us. Such notice must be signed by You and received directly by Us within fifteen (15) days after You receive the Certificate. We shall immediately refund any Contribution that You have paid in respect of Your Certificate, without profit, and Your Certificate shall be cancelled, subject to the deduction of expenses incurred for Your medical examination (if any).
5. You may surrender this Certificate, however, it may not be to Your advantage if You were to surrender Your Certificate.
6. In case of any dispute arising from this Certificate, You may write to:

(a) **AIA PUBLIC Takaful Bhd.**
Menara AIA
99 Jalan Ampang
50450 Kuala Lumpur
Customer Contact:
1-300-88- 8922
Fax: 03-2056 3690
Website: www.aia.com.my

(b) **Ombudsman for Financial Services** (664393P)
(Formerly known as Financial Mediation Bureau)
Level 14, Main Block,
Menara Takaful Malaysia
No 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel: 03-2272 2811
Fax: 03-2272 1577
E-mail: enquiry@ofs.org.my
Website: www.ofs.org.my

(c) **Contact Centre (BNMTELELINK) Laman Informasi Nasihat dan Khidmat (LINK)**
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel: 1-300-88-5465
(1-300-88-LINK)
(Overseas: +603-2174 1717)
Fax: 03-2174 1515
E-mail: bnmtelelink@bnm.gov.my

7. If You have any enquiries pertaining to Your Certificate, You may contact any of the AIA Customer Centres listed in AIA.COM.MY.
8. In the event that you have claim under the Certificate, you are advised to notify us immediately. You may refer to the relevant provisions in the Certificate for the detailed claims procedures.
9. Your interest as a Participant is protected under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Note:

The above explanation is intended as an aid to Your understanding of the Certificate terms and is not to be taken or interpreted as an alteration or amendment of the Certificate provisions.

SAMPLE