

PERSON COVERED : SAMPLE PC

SUM COVERED : 10,000.00

PLAN : AIA i-Starter Plan

CERTIFICATE : X000000A00
NUMBER

AGENCY : -

DEC 4, 2017 : **CERTIFICATE DATE**

DEC 4, 2017 : **ISSUE DATE**

DEC 4, 2018 : **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>	: SAMPLE PC	NRIC No. <i>No. KP.</i>	: 820101085339
Age (Admitted) <i>Umur (Disahkan)</i>	: 30 (NO)	Gender <i>Jantina</i>	: MALE
Participant <i>Peserta</i>	: SAMPLE PARTICIPANT	NRIC No. <i>No. KP</i>	: 820101085339
Age <i>Umur</i>	: 30	Gender <i>Jantina</i>	: MALE
Product <i>Produk</i>	: AIA i-Starter Plan	Certificate Date <i>Tarikh Sijil</i>	: DEC 4, 2017
Certificate No. <i>No. Sijil</i>	: X000000A00	Issue Date <i>Tarikh Penyertaan</i>	: DEC 4, 2017
Basic Sum Covered <i>Jumlah Dilindungi Asas</i>	: 10,000.00	Expiry / Maturity Date <i>Tarikh Tamat / Matang</i>	: DEC 4, 2018

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>
AIA i-Starter Plan	10,000.00	40.00	12/04/2018	12/04/2018	

ANNUAL CONTRIBUTION:

CARUMAN TAHUNAN

RM

40.00

TOTAL AMOUNT PAYABLE (ANNUAL):

JUMLAH AMAUN YANG PERLU DIBAYAR (TAHUNAN):

RM

40.00

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:

"Basic Sum Covered" or **"Sum Covered"** means the amount of the Takaful coverage of the Certificate when it is issued and is shown on the Certificate Information Page. If the Sum Covered is subsequently changed according to the terms and conditions of this Certificate, the amount after such alteration will become the Sum Covered.

"Certificate" refers to AIA i-Starter Plan

"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.

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

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

"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.

"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.

"Participant" or **"Owner"** means the person effecting this Certificate.

"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.

"Person Covered" refers to the person whose name and personal particulars are identified on the Certificate Information Page.

"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.

"Surplus" means the surplus arising from the Participants' Risk Fund 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 Participants' Risk Fund 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 a contract between Participants and Us, where the Participants authorize Us to act on their behalf to conduct the affairs of Takaful business.

"**Wakalah Fee**" means the charge that the Participant pays to the Operator for the services rendered.

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

"**You**" or "**Your**" means the Participant of this Certificate as shown in the Certificate Information Page.

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 Participants' Risk Fund (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 three (3) months 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	40%	60%

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 this fund upon maturity or expiry of the Certificate.

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 whilst 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.

SAMPLE

AIA i-STARTER PLAN PROVISIONS

Your Certificate is called AIA i-Starter Plan. It is a term family Takaful Certificate which expires on the Expiry Date as stated on the Certificate Information Page.

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

BENEFITS

Death Benefit

If the Person Covered dies while this Certificate is in force, We shall pay to You, the nominee(s) or assignee(s), as the case may be, the Basic Sum Covered less any indebtedness. Thereafter, the Certificate shall terminate.

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 Your application and the time this contract 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 cannot be changed or waived except by endorsement duly signed by Our Chief Executive Officer or Registrar.

MISREPRESENTATION/FRAUD

We may void this Certificate and refuse all claims made in any of the following cases:

- (a) If any claim made shall be fraudulent or exaggerated; or
- (b) If any false declaration or statement shall be made in support of any claim, however, 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 contribution 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.

SUICIDE

If the Person Covered, whether sane or insane, commits suicide within one (1) year from the Issue Date or Commencement Date, whichever is later, Our liability shall be limited to the refund of Contributions paid, without profit. Thereafter, this Certificate shall then terminate.

MISSTATEMENT OF AGE AND/OR GENDER

- (i) The age stated on the Certificate Information Page is the age of the Person Covered that is declared in Your application. The said age is that of the Person Covered's last birthday at Certificate Date.
- (ii) If there is a misstatement of age and/or gender, the Contribution and/or benefits that would be payable shall be adjusted based on the correct age and/or gender of the Person Covered.

If the Person Covered is not eligible for Takaful at the correct age and/or gender, this Certificate shall be void and We will refund to You the Contributions paid without profit.

- (iii) Payment of benefits under this Certificate will only be made, provided the age and/or gender of the Person Covered is verified and confirmed. The Person Covered's age and/or gender shall be verified and confirmed if due proof is submitted to Us.

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.

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 any of Our Offices.

FREEDOM FROM RESTRICTIONS

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

ALTERATION

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 Chief Executive Officer or Registrar.

We may request the Person Covered to forward this Certificate to Us to give effect to any Endorsement.

NOTICE OF CLAIM

An immediate written notice of claim must be given to Us in the event of death of the Person Covered.

Such notice given to Us at Our Office with particulars sufficient to identify the Person Covered, shall be deemed to be notice to Us. If the claimant fails to give immediate notice, We shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

PROOF OF DEATH

We, upon receipt of such notice, will provide the claimant with the appropriate forms for filing proof of death. If the forms are not given within fifteen (15) days, the claimant by submitting written proof covering the occurrence and circumstance of death for which the claim is made shall be deemed to have complied with the requirements of this provision.

FILING PROOF OF DEATH

Proof of death must be submitted to Us within ninety (90) days after the date of death.

FREE LOOK PERIOD

You have the right to cancel this Certificate by giving Us a written notice to Us. The Contributions that You have paid less any expenses which may have been incurred for any medical examination 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 giving a written notice to Us.

Upon Surrender, the unutilised *Tabarru'* from PRF and unearned *Wakalah* Fee in Takaful Operator's Fund, will be refunded to You, as follow if You pay Your Contribution annually, semi-annually or quarterly, provided that no claim has been made:

Period Not Exceeding	Percentage (%) of Allocation from Takaful Operator's Fund and PRF		
	Annually	Semi-annually	Quarterly
15 days*	100	100	100
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

* subject to Free Look Period clause.

TERMINATION

Your Certificate shall automatically terminate:

- (i) upon death of the Person Covered; or
- (ii) if this Certificate is expired, cancelled or surrendered;

whichever occurs earlier.

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.
- (ii) We shall send or deliver personally any notice, request, instruction or correspondence to Your last known address in Our records. It is conclusively deemed to be received:
 - (a) if delivered by personal delivery: at the time of delivery;
 - (b) if delivered by 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) if sent via electronic mail, on the expiry of twenty-four (24) hours from the date of electronic mail.

SURPLUS DISTRIBUTION

We will manage and invest the Participants' Risk Fund, in accordance with the investment strategy that complies with Shariah principles.

If there is any Surplus arising from the Participants' Risk Fund, You agree that the Operator 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 Participants' Risk Fund 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 Participants' Risk Fund is insufficient to pay for its liabilities, the Operator will make good the deficiency under the principle of *Al-Qard Al-Hasan* (interest free loan). This amount will be repaid to the Operator from the Participants' Risk Fund with no profit once the Participants' Risk Fund becomes sufficient, before any distribution of Surplus is made.

SANCTION LIMITATION AND EXCLUSION CLAUSE

- (i) The 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 the 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) The 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) The 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.

REGULATORY IMPOSED CHARGES, FEES ETC

The contribution to be paid by the Participant to Us under this Certificate is exclusive of any Tax. In the event the We are required by applicable law to remit any Tax on the contribution paid by the Participant, We will calculate and collect from the Participant any amount paid or payable under this Certificate on account of such Tax. Such amount as calculated by Us, shall be paid by the Participant as additional to and without any deduction or set-off from the contribution payable under this Certificate to the 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.

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.

SAMPLE

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 subject to any assignee's rights.

THE NOMINEE

1. You may nominate a natural person of sound mind to receive the moneys payable upon the Person Covered's death under this Takaful Certificate. Nomination may be made at the time of the application or at any time after this Takaful Certificate has been issued in Our prescribed form.
2. You shall have the right to revoke any such nominations and/or to name another nominee(s) by written notification to Us. Your written notification must be received and registered by Us during the Person Covered's lifetime.
3. The revocation and change of nominee(s) shall take effect from the date We receive the written notification.
4. Unless specifically provided otherwise, the interest of any nominee(s) who predeceases You shall vest in You as the Certificate Owner.
5. Payment of Takaful benefits under this Takaful Certificate in respect of nomination shall be made in accordance to the applicable laws.

CHANGE OF OWNERSHIP AND ASSIGNMENT

While this Takaful Certificate is in force, You may change the ownership of this Takaful Certificate and/or the Nominee(s) by filing a written notice to Us. Such change is valid only if recorded by Us during the lifetime of the Person Covered and endorsed on this Takaful Certificate. We shall not assume any liability for the validity of the assignment.

All assignment shall be subject to any indebtedness under this Takaful Certificate.

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 Contribution remains unpaid at the end of its Grace Period, this Certificate shall lapse and have no further value..

DEDUCTION OF CONTRIBUTION AT DEATH

Upon death of the Person Covered, any balance of the contributions due for the full Certificate Year in which death occurs shall be deducted from the benefits payable under this Certificate.

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. If Your Certificate provides a Death Benefit, the Death Benefit coverage will be payable to Your Nominee(s), if You do not live to the Expiry Date of Your Certificate.
2. (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.

3. If Your age has not been admitted, You are required to submit a copy of identify card for proof of age upon request by Us.
4. You may nominate a person to receive the Certificate moneys by giving a notice to Us or stating during application.
5. It is important that You advise Us of any change in Your address or Your nominee's address.
6. 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).
7. You may surrender this Certificate, however, it may not be to Your advantage if You were to surrender Your Certificate.
8. 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

9. If You have any enquiries pertaining to Your Certificate, You may contact any of the AIA Customer Centres listed in AIA.COM.MY.
10. In the event of a 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.

11. 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