



## Frequently Asked Questions (FAQs) Ikhlas Hayat Agency

Question		Answer
1.	<b>Is IKHLAS Hayat Agency an agent appointed by Takaful IKHLAS?</b>	No. IKHLAS Hayat Agency is not an appointed or authorized Takaful IKHLAS agent.
2.	<b>Did Takaful IKHLAS receive any payment made by IKHLAS Hayat Agency members?</b>	No. Takaful IKHLAS has never received any payment from IKHLAS Hayat Agency members.
3.	<b>Will Takaful IKHLAS be responsible for any action taken by the respective members against IKHLAS Hayat Agency</b>	Takaful IKHLAS shall not be responsible as there is no business relationship established with IKHLAS Hayat Agency.
4.	<b>What should IKHLAS Hayat Agency members do if IKHLAS Hayat Agency request members to pay for the membership fee?</b>	Takaful IKHLAS is not able to form our advice or opinion on the payment made to IKHLAS Hayat Agency as we do not have any business relationship established with IKHLAS Hayat Agency.
5.	<b>What action has been taken by Takaful IKHLAS against complaint involving IKHLAS Hayat Agency?</b>	Takaful IKHLAS has answered all complaints received. Additionally, Takaful IKHLAS has also uploaded a notification on IKHLAS Hayat Agency for public information on Takaful IKHLAS official website, <a href="http://www.takaful-ikhlas.com.my">www.takaful-ikhlas.com.my</a> .
6.	<b>Can IKHLAS Hayat Agency members claim for any accidents occurred which falls under the IKHLAS Hayat Agency certificate?</b>	No, because the product offered by IKHLAS Hayat Agency was not authorized by Takaful IKHLAS.