

## Frequently Asked Questions (FAQs) TAKAFUL CERTIFICATE REINSTATEMENT CAMPAIGN

No	Question	Answers
1	<b>Why did I receive this letter?</b>	You received this letter because you are among Takaful IKHLAS selected customers invited to reinstate your takaful certificate through the company's Reinstatement of Takaful Certificate Campaign.
2	<b>What is Reinstatement?</b>	<p>Reinstatement is a term used to restore or reactivate a takaful certificate from inactive status or termination.</p> <p>When contribution payment is not received, your takaful certificate will lapse due to insufficient value to sustain your takaful certificate coverage. This will result in the certificate to be inactive or terminated. To reactivate the takaful coverage of the certificate, the takaful certificate must be reinstated.</p>
3	<b>What is the difference between the normal reinstatement process versus this reinstatement campaign?</b>	<p>Under normal circumstances, the underwriting process is needed, and the reinstatement approval is subject to the underwriting assessment. A reinstatement fee of RM15.00 will also be imposed.</p> <p>During this reinstatement campaign, selected takaful certificates need not go through the hassle of underwriting assessment. The reinstatement fee of RM15.00 is also waived. Participants would just need to pay the amount stated in the invitation letter.</p>
4	<b>When will this reinstatement campaign end?</b>	This campaign will end on 31/03/2021.
5	<b>How much is the cash reward offered?</b>	A cash reward up to RM60.00 will be credited to your bank account if your certificate is successfully reinstated before the campaign ended.

6	<p><b>When will I receive my cash reward?</b></p>	<p>The cash reward will be rewarded in April 2021 to your existing bank account number in our records after the campaign ended.</p> <p>If you would like to change or update your bank account number, you may submit the details of your new account number and details to <a href="mailto:ikhlascare@takaful-ikhlas.com.my">ikhlascare@takaful-ikhlas.com.my</a> or contact your servicing agent for assistance.</p>
7	<p><b>How do I reinstate my takaful certificate?</b></p>	<p><b><u>Investment-linked takaful Certificate</u></b></p> <p>During this campaign, you may opt to choose either to pay the minimum contribution amount or the full outstanding contribution amount of the takaful certificate for reinstatement.</p> <p><b><u>Traditional/term takaful certificate</u></b></p> <p>The full outstanding contribution amount needs to be paid for the reinstatement of the takaful certificate.</p>
8	<p><b>When can I make the payment?</b></p>	<p>You should make the payment immediately or within 14 days from notification received date.</p>
9	<p><b>How can I make the payment to reinstate my account?</b></p>	<p>Payment can be made via the following methods:</p> <ul style="list-style-type: none"> <li>a) Online via JomPay (Biller Code:2121) or;</li> <li>b) Online banking transfer (select Takaful Ikhlas Family Berhad) or;</li> <li>c) Fill in the Credit or Debit Card Authorization Form, (Part A and Part B) for One time Deduction only and email to <a href="mailto:ikhlascare@takaful-ikhlas.com.my">ikhlascare@takaful-ikhlas.com.my</a> or submit to your nearest Takaful IKHLAS branch counter. You can download the form at <a href="http://www.takaful-ikhlas.com.my">www.takaful-ikhlas.com.my</a> or;</li> <li>d) Submit your payment through your nearest Takaful IKHLAS branch counter.</li> </ul> <p>Please ensure you use your takaful certificate number as stated in the letter sent to you when making the payment.</p>

<p><b>10</b></p>	<p><b>Do I need to disclose any additional matter regarding my health status to Takaful IKHLAS for my takaful certificate reinstatement request?</b></p>	<p>Pursuant to the Islamic Financial Services Act 2013, you are required to disclose to us any matter that you know or ought to know to be relevant to the decision of Takaful IKHLAS on whether to accept the risk or not and the rates and terms to be applied. You are also required to exercise the duty of utmost good faith in all your dealings with Takaful IKHLAS and failure to observe this duty may result in non-payment of takaful benefits or different terms may be applicable to the takaful certificate depending on the type of misrepresentation.</p> <p>You may inform or disclose to us <b>(if any)</b> your declaration by submitting Health Declaration Form that can be downloaded at <a href="http://www.takaful-ikhlas.com.my">www.takaful-ikhlas.com.my</a></p>
<p><b>11</b></p>	<p><b>Will my auto debit payment method resume as per previous arrangement after my takaful certificate is reinstated and in force?</b></p>	<p>Yes, once your takaful certificate has been reinstated and in force, your auto-debit deduction will be auto resumed.</p>
<p><b>12</b></p>	<p><b>Is it possible for me to change my payment method?</b></p>	<p>If you would like to change your payment method, you must submit:</p> <ol style="list-style-type: none"> <li>1. Change Request Form, together with</li> <li>2. Authorization Deduction Form of your choice (either Credit Card, Direct Debit, 3<sup>rd</sup> Party Bank Account or Salary Deduction).</li> </ol>

**End of FAQ**