



Takaful IKHLAS

TREAT CUSTOMER FAIRLY CHARTER

The Board, Senior Management and staff of Takaful IKHLAS are committed to deliver good financial consumer outcomes to our customers. We believe in building long-term and mutually beneficial relationships with our customers. This Charter specifies our commitment to provide the highest standards of fairness in all our dealings with our customers and to protect the interests and financial well-being of our customers:

1. Takaful IKHLAS commits to embed fair dealing into our company's corporate culture and core values

- i) We will set minimum standards on fair business practices in all dealings with our customers. This includes providing takaful services and products suitable to our customers' financial circumstances and preserving the confidentiality of our customers' information;
- ii) We will train all staff attending to customers to provide quality advice and recommendation;
- iii) We will take customers' feedback seriously.

2. Takaful IKHLAS commits to ensure that customers are provided with fair terms

- i) We will ensure that the terms in our contracts or agreements are fair, transparent, and well communicated to customers;
- ii) We will ensure that terms and conditions set out the respective rights, liabilities and obligations clearly and as far as possible in plain language;
- iii) We will ensure that the terms and conditions in contracts or agreements are not altered without prior notification to customers.

3. Takaful IKHLAS commits to ensure that customers are provided with clear, relevant and timely information on takaful services and products

- i) We will provide customers with relevant and timely information on our products;
- ii) We will disclose key product features, fees and charges, risks and benefits in a clear and concise manner;

- iii) We will ensure critical terms are brought to customers' attention and explained to the customers.

4. Takaful IKHLAS commits to ensure that our staff, representatives and agents exercise due care, skill and diligence when dealing with customers

- i) We conduct sales, advertising and marketing of our takaful services and products with integrity and will not make false or exaggerated claims;
- ii) We avoid or clearly disclose actual or potential conflicts of interest;
- iii) We ensure transparency in our takaful services and products and we commit to ensure that our customers are treated fairly by our staff and agents.