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(A wholly-owned subsidiary of MNRB Holdings Berhad)

BORANG PENAMAAN IKHLAS TAKAFUL KELUARGA
IKHLAS FAMILY TAKAFUL NOMINEE FORM

No. Sijil
Certificate No. ______________ Tarikh *Date* __ / __ / ____

Nama Peserta
Certificate Participant's Name ______________

No. K.P
I.C. No ______ — __ — ____ Lama *Old* ________

Nama Orang Yang Dilindungi
Person Covered's Name ______________

No Telefon
Contact No ______________

Garis Panduan Borang Penamaan
Terms and Conditions Of Nomination Form

1. Anda boleh menamakan mana-mana individu atau individu-individu selain daripada diri anda untuk menerima manfaat Takaful di atas kematian anda dan anda juga dinasihatkan untuk memastikan penama mengetahui Pelan Takaful yang anda sertai.
   You may nominate any individual or individuals other than yourself to receive the Takaful benefits upon your death and you are also advised to ensure that the nominee is aware of the Takaful Plan which you have participated.

2. Anda boleh membatalkan penamaan pada bila-bila masa dengan penamaan lanjut.
   You can revoke the nomination at any time by a subsequent nomination.

3. Anda boleh menamakan penama-penama sebagai pentadbir di Bahagian A (Borang Penamaan) ATAU anda boleh menamakan penama-penama untuk menerima manfaat Takaful di Bahagian B (Borang Penamaan Hibah Bersyarat) tertakhluk kepada terma dan syarat.
   *You can either nominate the nominees as administrator under Part A (Nomination Form) OR you can nominate the nominees to receive the Takaful Benefits as beneficiary under Part B (Conditional Hibah Nomination Form) subject to the terms and conditions which apply respectively ther*eof.

4. Jika anda menamakan lebih dari seorang penama, anda boleh menetapkan bahagian tertentu diberikan kepada mereka dan sekiranya tiada arahan yang diberikan, Syarikat akan membahagikan kepada penama secara sama rata. Anda boleh menamakan penama dengan mengisi borang penamaan sekarang atau pada bila-bila masa selepas Sijil Takaful dikeluarkan.
   If you nominate more than one nominee (s), you may direct that specified shares to be given to them and in absence of such direction, the Company shall pay them to the nominees on an equal basis. You can nominate the nominees by filling in the respective nomination form now or at any time after the Takaful Certificate is issued.

5. Bagi Peserta Takaful bukan Islam dan bagi tujuan wakaf, anda dinasihatkan untuk membuat serahan hak manfaat Takaful kepada penama atau Syarikat akan tiada sebarang kewajipan untuk membuat pembayaran faedah kepada penama yang berada di luar kontrak.
   For Non-Muslim Takaful Participants and for wakaf purposes, you are advised to execute an assign of the Takaful benefits to your nominees or the Company is under no obligations to honor payment of benefits to the nominees which is outside the contract.

6. Pembayaran manfaat Takaful kepada penama anda akan memberi Syarikat pelepasan yang lengkap dari liabiliti mereka untuk membayar manfaat di bawah Sijil Takaful ini. Syarikat tidak akan, dalam apa jua keadaan, terikat atau bertanggungjawab dalam memastikan perlaksanaan pembayaran dimana ianya telah dibayar mengikut penamaan. Pemilik Sijil yang berumur enam belas (16) tahun dan ke atas boleh menamakan sesiapa untuk menerima bayaran manfaat-manfaat selepas kematian Orang Yang Dilindungi, sama ada sebagai pentadbir atau benefisiari dibawah hibah bersyarat.
   Payment of the Takaful benefits to your nominees shall give the Company a complete discharge from their liability for payment of the benefit under the Takaful Certificate. The Company shall not in any circumstance be bound or concerned to ensure the application of any Takaful benefit which has been paid in respect of the nomination. Certificate Owner who is sixteen (16) years and above may nominate any natural person to receive benefits payable in the event of death of the Person Covered, either as an administrator or as a beneficiary under a conditional hibah.

7. Saksi mestilah seorang yang bukan penama itu sendiri dan berfikiran waras serta telah mencapai umur lapan belas(18) tahun.
   The witness must be a person other than the nominee himself and who is of sound mind and has attained the age of eighteen (18)years.

8. Jika tiada sebarang penamaan dibuat dan berlaku kematian ke atas orang yang dilindungi, manfaat Takaful akan dibayar kepada pentadbir yang sah ke atas harta peninggalan, atau manfaat akan dibayar kepada individu yang layak membuat tuntutan sehingga jumlah maksima berdasarkan kepada undang-undang di Malaysia.
   In the event of no nomination been made, upon death of the person covered, the Takaful benefit shall be paid to the lawful administrator of your estate or to the proper claimant up to the maximum amount in accordance with the law of Malaysia.

9. Anda boleh membuat pembatalan ke atas penamaan dan/atau membuat penamaan yang lain secara bertulis dan diterima serta direkod oleh pihak Syarikat pada bila-bila masa. Selain daripada pembatalan secara bertulis, penamaan terkemudian dan kematian penama-penama semasa hayat Peserta Takaful, sebarang penamaan tidak boleh dibatalkan melalui satu wasiat atau melalui apa-apa tindakan, peristiwa atau cara-cara lain.
   You may from time to time revoke any such nomination and/or name another nominee(s) with a written notification duly received and accepted by the Company.
   Other than revocation via written nomination, subsequent nomination and death of nominees during the lifetime of the Takaful Participant, a nomination shall not be revoked by a will or by any act, event or means.

BAHAGIAN A: BORANG PENAMAAN
PART A: NOMINATION FORM

BUTIRAN PENAMA *NOMINEE DETAILS*	**PENAMA 1** *NOMINEE 1*		**PENAMA 2** *NOMINEE 2*	
Nama Penuh (mengikut K/P) *Full Name (as per NRIC)*				
No. K/P atau Sijil Lahir *NRIC or Birth Certificate No.*				
Pertalian *Relationship*		* Peratusan (%) * *Percentage (%)*		* Peratusan (%) * *Percentage (%)*
Alamat *Address*				
	Bandar *City*		Bandar *City*	
	Poskod *Postcode*	Negeri *State*	Poskod *Postcode*	Negeri *State*

BUTIRAN PENAMA *NOMINEE DETAILS*	**PENAMA 3** *NOMINEE 3*		**PENAMA 4** *NOMINEE 4*	
Nama Penuh (mengikut K/P) *Full Name (as per NRIC)*				
No. K/P atau Sijil Lahir *NRIC or Birth Certificate No.*				
Pertalian *Relationship*		* Peratusan (%) * *Percentage (%)*		* Peratusan (%) * *Percentage (%)*
Alamat *Address*				
	Bandar *City*		Bandar *City*	
	Poskod *Postcode*	Negeri *State*	Poskod *Postcode*	Negeri *State*

Garis panduan di bawah adalah berkenaan jika anda melantik penama sebagai pentadbir / *If you nominate your nominees as an administrator, the following will apply:*

Jika mana-mana penama meninggal dunia sebelum anda, anda boleh membuat penamaan berikutnya atau membatalkan penamaan secara bertulis ataupun bahagian penama yang meninggal itu akan dibayar dan ianya akan menjadi harta peninggalan. Jika penama meninggal dunia selepas kematian anda tetapi sebelum manfaat Takaful dibayar, Syarikat akan membayar manfaat dan ianya akan menjadi harta peninggalan.
If any of your nominee predecease you, you can make a subsequent or revoke the nomination with written notification otherwise the share of the deceased nominee will be paid to your estate. If the nominee dies after your death but before the Takaful benefits paid, The Company shall pay your estate his share of benefits.

Nota: Sila gunakan Borang Penama berasingan sebagai lampiran jika penama melebihi 4 orang.

Note: Please use separate Nominee Form as an attachment if nominees more than 4 persons.

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BAHAGIAN B: BORANG PENAMAAN HIBAH BERSYARAT
PART B: CONDITIONAL HIBAH NOMINATION FORM

☐ **UNTUK PELAN JUVENIL / *FOR JUVENILE PLAN***

Saya sebagai Peserta Takaful bagi Pelan Takaful yang akan dikeluarkan oleh **Takaful Ikhlas Family Berhad** (kemudian disebut Syarikat) dengan ini memberikan Sijil Takaful ini kepada Orang Yang Dilindungi sebagai Hibah. Jika orang yang Dilindungi meninggal dunia terlebih dahulu maka Sijil Takaful tersebut akan kembali kepada saya dan jika saya meninggal dunia terlebih dahulu sebelum Sijil Takaful ini matang maka Sijil Takaful berkenaan menjadi hak milik Orang Yang Dilindungi dengan syarat dan terma seperti yang dinyatakan dalam Sijil Takaful.

*I, as the Takaful Participant for this Takaful Plan which will be issued by the **Takaful Ikhlas Family Berhad** (hereinafter known as the Company) hereby gives the Takaful Certificate to the Person Covered as a Hibah. If the Person Covered dies first, the Takaful Certificate will be returned to me while if I die first before the maturity with the terms and conditions stated in the Takaful Certificate, then the Takaful Certificate will be belong to the Covered Person.*

KETERANGAN MENGENAI PENERIMA HIBAH *STATEMENT OF HIBAH RECIPIENT*

BUTIRAN PENERIMA HIBAH / *HIBAH RECIPIENT*	PENERIMA HIBAH 1 / *HIBAH RECIPIENT 1*	PENERIMA HIBAH 2 / *HIBAH RECIPIENT 2*
Nama Penuh (mengikut K/P) *Full Name (as per NRIC)*		
No. K/P atau Sijil Lahir *NRIC or Birth Certificate No.*		
Pertalian *Relationship*	* Peratusan (%) * *Percentage (%)*	* Peratusan (%) * *Percentage (%)*
Alamat *Address*	Bandar *City* Poskod *Postcode* Negeri *State*	Bandar *City* Poskod *Postcode* Negeri *State*

BUTIRAN PENERIMA HIBAH / *HIBAH RECIPIENT*	PENERIMA HIBAH 3 / *HIBAH RECIPIENT 3*	PENERIMA HIBAH 4 / *HIBAH RECIPIENT 4*
Nama Penuh (mengikut K/P) *Full Name (as per NRIC)*		
No. K/P atau Sijil Lahir *NRIC or Birth Certificate No.*		
Pertalian *Relationship*	* Peratusan (%) * *Percentage (%)*	* Peratusan (%) * *Percentage (%)*
Alamat *Address*	Bandar *City* Poskod *Postcode* Negeri *State*	Bandar *City* Poskod *Postcode* Negeri *State*

BAHAGIAN B: BORANG PENAMAAN HIBAH BERSYARAT
PART B: CONDITIONAL HIBAH NOMINATION FORM

Sila rujuk garis panduan di bawah jika anda melantik Penerima Hibah:
Please refer to the following guidelines if you have nominated your Hibah Recepient:

1. Penerima Hibah di atas akan menerima manfaat Takaful mengikut peratusan yang dinyatakan.
   The above Hibah Recepient shall receive the Takaful benefits based on the percentage above.

2. Jika mana-mana Penerima Hibah meninggal dunia sebelum anda, anda boleh membuat penamaan berikutnya atau membatalkan penamaan secara bertulis ataupun bahagian penama yang meninggal itu akan dibayar kepada waris anda. Jika penama meninggal dunia selepas kematian anda tetapi sebelum manfaat Takaful dibayar, Syarikat akan membayar manfaat Takaful kepada waris penama yang meninggal dunia.
   If any of your Hibah Recepient predecease you, you can make a subsequent nomination or revoke the nomination with written notification otherwise the share of the deceased nominee will be paid to your estate. If the nominee dies after your death but before the Takaful benefits are paid, The Company shall pay the Takaful benefits of the estate of the deceased nominee.

3. Jika kotak untuk pelan Juvenil ditanda, maka tiada sebarang penamaan Hibah perlu dibuat.
   Hibah nomination is not required, if the box for Juvenil plan is checked.

Nota: Sila gunakan Borang Penerima Hibah berasingan sebagai lampiran jika penerima melebihi 4 orang.
Note: Please use separate Hibah Recipient Form as attachments if there are more than 4 nominees.

Tandatangan Orang Yang Dilindungi / Peserta
Signature of Person Covered / Participant

*Nama / Name :*___________________________________

KP/NRIC : ______________________________________

Tandatangan Saksi / *Signature of Witness*

Nama / Name : ________________________________

KP/NRIC : ____________________________________