

FEMINA SPECIAL CONTRACT OF TAKAFUL APPLICATION FORM

Etiqa General Takaful Berhad ("Etiqa General Takaful") is licensed under the Islamic Financial Services Act 2013 to transact general business in Malaysia and is regulated by Bank Negara Malaysia (BNM).

INSTRUCTIONS: Before you provide answers and the declaration in this Application Form, please read the following IMPORTANT NOTICE.

IMPORTANT NOTICE:

- 1. In this Application Form, the words "I/ We", "you", "your", "me" or "My/ Our", means the Applicant unless the section instructions indicates otherwise.
- 2. Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful wholly for the purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form. You must answer all questions in this Application Form fully and accurately.
- 3. In addition to answering the questions in this Application Form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- Please seek clarification from the agent should you not understand any of the terms and conditions, which relate to the benefits and your duties under the contract of takaful.
- 5. You may nominate a person as beneficiary to receive the money to be paid under the Certificate at the time when you applied for the Personal Accident Certificate or at any time after the Certificate is issued. You should ensure that your nominee is aware that he/she has been nominated for the Certificate that you have sign-up for. You can obtain a copy of the nomination form from our agent or visit our website at www.etiqa.com.my and submit the duly completed form to our nearest branch.
- 6. Please notify the agent or us of any change in your correspondence address, or other contact details. If you have an enquiry or require further information, please contact Etiqa Oneline by calling 1300 13 8888 or 03 2297 3888, or write to Etiqa General Takaful Berhad (201701025031), Level 13, Tower B, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, or by facsimile to 03 2297 3800, or e-mail at info@etiqa.com.my
- 7. If you have a complaint, dispute or feedback in connection with this application, please contact our Complaints Unit via e-mail at complaint_cmu@etiqa.com.my, by calling 1300 13 8888 within Malaysia or +603 2780 4500 from overseas, by facsimile to 03 2297 1919, or by post to Complaints Management Unit, Level 6, Tower B, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.
- 8. If you are dissatisfied with our conduct, you may refer to Bank Negara Malaysia via e-mail at bnmlink@bnm.gov.my, by calling 1300 88 5465, by facsimile to 03 2174 1515, or by post to Director, Jabatan LINK & Pejabat Wilayah, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur. If you dispute a decision made by us, you may refer to the Ombudsman for Financial Services via e-mail at enquiry@ofs.org.my, by facsimile to +603 2272 1577, or by post to Chief Executive Officer, Ombudsman for Financial Services, (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
- 9. Please answer the form in black ink using block letters or ticking one (1) of the options, as is applicable.

INSTRUCTIONS: Please answer all questions in Section A.

A. INDIVIDUAL D	TAILS					
Title	Mr Datuk Se	ri Datuk	Dato'	Tan Sri	Tun	Other
	Ms Datin Ser	Datin	Dr	Puan Sri	Toh Puan	
*Name (As per NRIC/Passport)						
*Date of Birth (dd/mm/yyyy)			Gender	Male Male	Femal	е
*ID Type	New NRIC	Old Ident	ity Card	Oth	ner	-
*ID Number						
*Nationality	Malaysian	Other				
*Marital Status	Single	Married	Ot	her		
*Occupation	Manager/Senior Executive	Pensioner	Se	elf-employed	Housewife	Student
	Officer/Executive	Business Own	er Sk	killed Worker	Teacher/Lecturer	Clerical
	Other					
*Nature of Self Employment						
*Mailing Address						
	Town/City		Po	ostcode		
	State		Co	ountry		
*Telephone Number	Mobile	House			Office	
Email Address						

^{*} Mandatory fields to be completed

INS	INSTRUCTIONS: Please provide details of the Covered Person in Section B.					
B.	TAKAFUL RISK DETAILS	.s				
1.	Period of Takaful (dd/mm/yyyy)	From/				
2.	Coverage required	Please tick √				
		Age Band Yearly Contribution (RM)				
		18 years – 40 years 265.00				
		41 years – 60 years 485.00				
3.	Under Schedule 10 of the Islamic Financial Services Act 2013 a Participant who has attained the age of 16 years may nominate a natural person to receive certificate moneys payable upon his death.	Does the Applicant wish to make a nomination? Yes No If Yes, please complete the Nomination Form as provided together with the certificate document.				
C.	OTHER INFORMATION					
1.	Have you been told to have been diagnosed with treated for, for any cancer, tumor, abnormal lump, growth, swelling, leukimia, melanoma, lymphoma or similar?	Yes No				
2.	Please provide details of your immediate family (living or deceased), who have suffered or died before the age of 65 from Cancer.	Father Yes No Mother Yes No Siblings Yes No				
3.	Has any Takaful Operator/Insurance company ever declined your application or imposed special terms or cancelled or refused to renew your certificate/policy?	Yes No If Yes, please provide details of type of takaful/insurance declined, date of declination and reason given.				

D. IMPORTANT INFORMATION ON THE SIGN-UP FOR MEDICAL/HEALTH TAKAFUL (MHT)

Before proceeding to sign-up for any Medical and Health Takaful (MHT) product, You should ensure that basic and important features of the product have been disclosed to You and that You understand the information disclosed.

You are advised to seek explanation from our Agent Customer Service to help You with the following questions

- · What are the basic and salient features of Medical and Health Takaful in general
- · What are the basic and salient features of the product proposed to You?

It is best for You to have all the information needed to make an informed decision. You should satisfy yourself that the product proposed to You will best serve

Your needs and that the contribution payable is an amount You could afford.

а	Please refer to the booklet on "Medical and Health Takaful" issued by Bank Negara Malaysia for basic information on MHI.	
b	Check and understand the important features of this product in Benefit Illustration and Information Sheet.	
С	Note the availability of the details of important features of the plan in other avenue.	
d	Information on the Takaful Operator including the name and address of the Takaful Operator.	
е	Product description describing the plan and its main objectives and purposes, benefits payable under the Certificate and significant medical or technical exclusions or restrictions applicable.	
f	Identify and understand the limit of the benefits pre-existing conditions, specific illness and qualifying period and the relevant periods applicable.	
g	Amount of contribution payable and the payable term. For yearly renewable Certificate, whether Certificate renewal is guaranteed	
h	Possible conditions that would lead the following scenarios on Certificate renewals: a Certificate is renewed with an increased contributiona Certificate is not renewed	
	Understand the nature and extent of the Takaful Operator's right to review and revise the contribution payable, and the notice to be given by the Takaful Operator in the event of any revision.	
j	Understand the implications of switching Certificate from one Insurance Company or Takaful Operator to another or transferring from one insurance or takaful plan to another that may cause subject to underwriting, provisions, conditions and exclusions whichever applicable.	
k	A "Cooling off Period" of 15 days will be given to You to review the suitability of the newly sign-up for Certificate. If You return the Certificate to Us during this period, contribution will be refunded after the deduction of expenses, if any.	
ı	We have a right to repudiate liability in the event of Your failure to disclose relevant information in the proposal form that would affect the decision of the Takaful Operator to accept or reject the risk, and on the contributions and terms to be applied to the Certificate on You.	

E. INFORMATION SHEET

This information sheet provides a summary of the main features of the above product for illustration purposes and does not constitute a contract of Takaful. Certificate owners are advised to refer to the Certificate document for full details of the product terms and conditions including those outlined below.

Terms of issue

- 1. The renewability of the Certificate is not guaranteed and is subject to the Takaful Operator's discretion and depending on the Participant satisfying the terms and conditions as set forth in the Certificate upon renewal.
- 2. This is a yearly renewable Certificate and contribution rates are not guaranteed and may be increased or varied by the Takaful Operator upon renewal of the Certificate based on the attainment of age forty one (41) or the Takaful Operator's portfolio claims experience in this class of business.
- 3. The Takaful Operator has the right to void the Certificate in the event the Participant failed to disclose relevant information that would effect the Takaful Operator's decision to accept or reject the risk, and on the contribution and terms to be applied on the Participant.
- 4. The Participant has the right to withdraw from the scheme at any point of time subject to written notification submitted to the Takaful Operator.

Has the Agent explained to You on the following for this plan? (Please tick $\sqrt{}$)

i ias tiit	Has the Agent explained to You on the following for this plan? (Please tick V)					
а	Major Benefits	Yes No				
b	Indicative Contribution	Yes No				
С	Waiting period of at least 30 days to qualify for any benefit except caused by Accident	Yes No				
d	Exclusion on the Pre-existing Illnesses	Yes No				
е	Waiting Period for Specified Illnesses occurring during the first 120 days of continuous cover from the effective date of the Certificate	Yes No				
f	Waiting Period of 9 months for Family Prosperity Bonus benefit	Yes No				
g	Survival Period of 30 days from the date of the said diagnosis of female cancer under the Female Cancer benefit	Yes No				

Note: Please refer to the Takaful Certificate for the full details.

INSTRUCTIONS: Please provide us with your bank account details, for the purpose of crediting refund of contribution or claims, if any.					
F. BANK ACCOUNT DETAILS FOR CREDITING ANY REFUNDS OR CLAIM PAYMENT					
Bank Name					
Account Type	Saving	Current			
Account Number					
Name as used for Account					
INSTRUCTIONS: Please provide us your credit	card or cheque details fo	r payment of contribution. Pleas	se only select one (1) option.		
G. PAYMENT METHOD					
I wish to pay my contribution RM		Payment date			
By: Cash					
Cheque (Please cross the cheque and ma	ade payable to 'Etiqa Gene	eral Takaful Berhad')			
Bank	Cheque Number	Cheque Date	Amount (RM)		
Credit Card	Credit Card				
Cardholder's Name					
☐ Visa ☐ Master Card					
Card Number Credit Card Expiry Date (mm/yy)					
INSTRUCTIONS. Please confirm your agreement to the following declarations by signing below. All declarations are mandatory except item 11 below where you must select the option to agree (Yes) or disagree (No)					

H. DECLARATIONS

- 1. I/ We have read and understand the contents of this application, including all notices therein.
- 2. I/ We understand and agree that the contract of takaful that I have applied for shall only take effect on the date the contract of takaful has been issued by Etiqa General Takaful. I/ We understand that the contract of takaful will only be issued following the assessment by Etiqa General Takaful, and provided that the full contribution has been received by Etiqa General Takaful. I/ We understand that if the initial contribution is paid by cheque, the contract of takaful will only take effect once the cheque has been cleared.
- 3. I/ We understand that failure to take reasonable care in answering the questions may result in avoidance of my contract of takaful, refusal or reduction of my claim(s), change of terms or termination of my contract of takaful.
- 4. If We understand that the above duty of disclosure shall continue until the time my contract of takaful is entered into, varied or renewed with Etiqa General Takaful.
- 5. If We understand that If We have a duty to tell Etiqa General Takaful immediately after this contract of takaful has been entered into, varied or renewed, whether any of the information given in this application is inaccurate or has changed.
- 6. I/ We agree to notify Etiqa General Takaful of any change in my occupation and personal pursuits (example hobbies, sport activities) which would affect the risk profile during the period of takaful.
- 7. If We confirm that the agent has fully explained the terms and conditions of the contract of takaful in a language that If We understand and has presented and provided me with a product disclosure sheet.
- 8. I/ We agree that any payment by Etiqa General Takaful to the account details provided by me in Section F of this application, will be deemed as full payment and Etiqa General Takaful shall be released and fully discharged from further liability and demand in relation to the payment. I/ We confirm that the bank account details in Section F is active and maintained in Malaysia.
- 9. If We understand that contributions will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian tax authorities.
- 10. I/ We agree to participate in this General Takaful scheme based on the principle of takaful. I/ We agree to pay the contribution on the basis of Tabarru' (donation) for the purpose of mutual support of other participants and with this contribution, I/ We am/ are entitled to the takaful cover expressed in the terms and conditions of the Takaful Certificate. Payment of sum covered to participants is payable from the General Takaful Fund (Fund) based on the concept of Tabarru'.

This scheme also applies the Wakalah (agency) concept, I/ We agree to appoint Etiqa General Takaful to act on My/ Our behalf to invest and manage the Fund. The Fund is collectively owned by the Participants where Tabarru' portion of the contribution is placed for the purpose of takaful. Accordingly, I/ We agree to pay the Wakalah Fee (as shown in the Product Disclosure Sheet) to Etiqa General Takaful, as a deduction from contributions, to cover the expenses of investing and managing the Fund.

I/ We agree to authorize Etiqa General Takaful to delegate its rights, duties and obligations to any third party as Etiqa General Takaful deems fit for the purpose of achieving the objective to invest and manage the Fund, provided that, Etiqa General Takaful will remain liable and responsible for all such rights, duties and obligations towards Me/ Us.

I/ We understand that at the end of each financial year, the distributable surplus (if any) from the General Takaful Fund will be determined by Etiqa General Takaful and will only be payable for annual Certificate. The distribution, if any, makes allowance for contingency provisions, and is subject to the surplus policy approved by the Shariah Committee of Etiqa General Takaful. I/ We agree that fifty percent (50%) of the distributable surplus (if any) will be paid to Etiqa General Takaful for operating and managing the Fund, based on the contract of Ju'alah (reward), and the balance of fifty percent (50%) will be shared amongst participants whose certificates have not terminated and who have not made any claim within the financial year.

I/ We further agree that if the surplus or any sum payable is less than Ringgit Malaysia Ten (RM10.00), it will automatically be credited into charitable fund which will be utilized as 'Amal Jariah' on behalf of the participants. The Fund will be distributed to eligible recipients as

approved by Shariah Committee of Etiqa General Takaful for charitable purposes.
Definitions:
"Tabarru" means contribution, donation or gift. In relation to the Takaful contract, it means Contribution for the purpose of Takaful. This portion is placed in the General Takaful Fund.
"Ju'alah" is a reward contract. It is an exchange contract for a known or unknown task, that is difficult to precisely determine and for which payment is due only once the work has been completed. In relation to the Takaful Contract, it refers to the reward given to the Takaful Operator (EGTB) agreed upfront by the Participant and the Takaful Operator for good management of the fund.

11. PERSONAL DATA PROTECTION ACT 2010

FOR OFFICE USE

General Takaful to invest and manage the General Takaful Fund on his/her behalf.

I/ We agree to allow Etiqa General Takaful to process My/ Our personal data, including sensitive personal data, with the intention of entering into a contract of takaful in compliance with the provisions of the Personal Data Protection Act 2010.

"Wakalah" refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated with or without imposition of a fee. In relation to the Takaful Contract, it means that the Participant have appointed Etiqa

I/ We agree that any personal data collected or held by Etiqa General Takaful, whether contained in this application or subsequently obtained, may be held, used, processed and disclosed by Etiga General Takaful to individuals or organizations related to and associated with Etiqa General Takaful, or any selected third parties (within or outside Malaysia, including medical institutions, retakaful, claim adjusters, claim investigators, solicitors, industry associations, regulators, statutory bodies, and government authorities), for the purpose of processing this application, providing subsequent service related to it, and to communicate with me for such purposes.

I/ We understand that I/ We have a right to obtain access to, and to request correction of any personal data held by Etiga General Takaful concerning me. I/ We understand that such request can be made by completing the Access Request Form available at all Etiga General Takaful branches or contacting Etiqa General Takaful via email at PDPA@etiqa.com.my. I/ We understand that in accordance with the provisions of the PDPA, I/ We may contact the Customer Service Centre at Etiqa Oneline 1300 13 8888 for the details of My/ Our personal data and that such information shall only be granted upon verification of my identification.

I/ We agree that Etiqa General Takaful share My/ Our personal data within the Maybank Group and selected third parties, as Etiqa General

	s fit, and I/ We may receive marketing communication from Etiqa General services that may be of interest to me.	al Takaful or from these other third parties about
Yes	□ No	
	Signature of Applicant	Date

101/01/102/02				
HQ/Branch Name		Distribution Channel Code		
Channel		Distribution Channel Name		