

BSN TAKAFUL SAKINAH PLUS

Your Protection Starts *Here*



The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to its limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential BSN Takaful Berhad or PIDM (visit www.pidm.gov.my).

PERLINDUNGAN
tenang
MAMPU & MUDAH

Prudential BSN Takaful Berhad
200601020898 (740651-H)

Member of PIDM



KEY PRODUCT FEATURES

UP TO 3x PROTECTION

- Coverage for non-accidental death
- 2x coverage for accidental death
- 3x coverage for accidental death during festive seasons or while performing *Hajj* or *Umrah*



KHAIRAT BENEFIT

Immediate financial assistance up to RM3,500*



AFFORDABLE

Budget-friendly contributions starting as low as RM65* per year

RM

SIMPLE

Easy to understand with straightforward features and 4 plan options



HASSLE-FREE

Easy application process and no medical check-up required



AUTO-RENEWAL WITH CONTRIBUTION REBATE

Continuous coverage with an instant 10% contribution discount



*Depending on plan type

BENEFIT AMOUNT

Benefit ²	Sum Covered (RM)			
	Plan 1	Plan 2	Plan 3	Plan 4
Non-Accidental Death ¹	10,000	15,000	20,000	30,000
Accidental Death	20,000	30,000	40,000	60,000
Accidental Death (During Festive Seasons ³ or While Performing Hajj or Umrah)	30,000	45,000	60,000	90,000
<i>Khairat</i>	1,500	1,700	2,500	3,500
Original Annual Contribution	65	95	130	190
Contribution Rebate	Instant discount of 10% from the Original Annual Contribution upon renewal of certificate with the same plan.			

This product is exclusively available to BSN customers aged 19 to 60, and the sum covered is determined by plan chosen. For more details of benefit coverage and the terms and conditions, please refer to Product Disclosure Sheet (PDS) and Master Certificate Summary.

NOTES:

¹Non-Accidental Death Benefit is subject to a 4-month Waiting Period. If the Covered Member passes away due to a non-accidental cause (ie illnesses) within the first 4 months from the coverage commencement date, the Non-Accidental Death Benefit is not payable.

²Only one benefit is payable in the event occurrence of either Non-Accidental Death, Accidental Death, Accidental Death During Festive Seasons, or Accidental Death While Performing Hajj or Umrah, whichever is higher.

³Festive Season shall mean the following festivities:

- First and Second Day of Hari Raya Aidilfitri;
- First and Second Day of Chinese New Year;
- First Day of Deepavali;
- First Day of Christmas;
- First and Second Day of Hari Gawai;
- First and Second Day of Harvest Festival; and
- Two (2) days immediately before and after the aforementioned festivities.

THIS IS HOW IT WORKS

Hafiz, a 25-year-old married man with a son, has a savings account with BSN.



Easy application process

Hafiz discovers **BSN Takaful Sakinah Plus** protection plan on BSN website. Realising it offers the coverage he needs, Hafiz decides to subscribe to his **first Takaful plan**.

With a few simple steps on the BSN website*, he selects Plan 1 under **BSN Takaful Sakinah Plus** for an Annual Contribution of RM65.

*The subscription of plan is also available over-the-counter, assisted by our BSN bank teller.

Auto-renew with contribution rebate

At age 26, Hafiz's plan is **automatically renewed**. He also receives an **instant 10% discount** on the original Annual Contribution i.e. 10% of RM65 upon renewal. Starting from the second year and onwards, he pays only RM58.50 to maintain his protection and have continuous peace of mind.



Life is uncertain, the unexpected could happen at any time

At age 56, Hafiz tragically passes away in an accident while traveling back to his *Kampung* a day before Hari Raya Aidilfitri.

Essential protection and immediate financial assistance

Hafiz's family is provided with essential support to help ease the unexpected financial burden following his passing, by receiving:

- **Accidental Death Benefit During Festive Seasons: RM30,000**; and
- **Khairat Benefit: RM1,500**



For more details, please refer to the Product Disclosure Sheet (PDS) or visit our website www.bsn.com.my

HOW DO I SIGN UP?

OVER THE COUNTER



- 1** Provide your **Identity Card** to the BSN Bank Teller for eligibility check:
- Entry age
 - BSN Savings account holders
 - One **BSN Takaful Sakinah Plus** certificate per Covered Member



- 2** Choose your plan type:
- Plan 1
 - Plan 2
 - Plan 3
 - Plan 4



- 3** Contribution is deducted from your BSN savings account. You will receive a copy of the receipt as proof of coverage



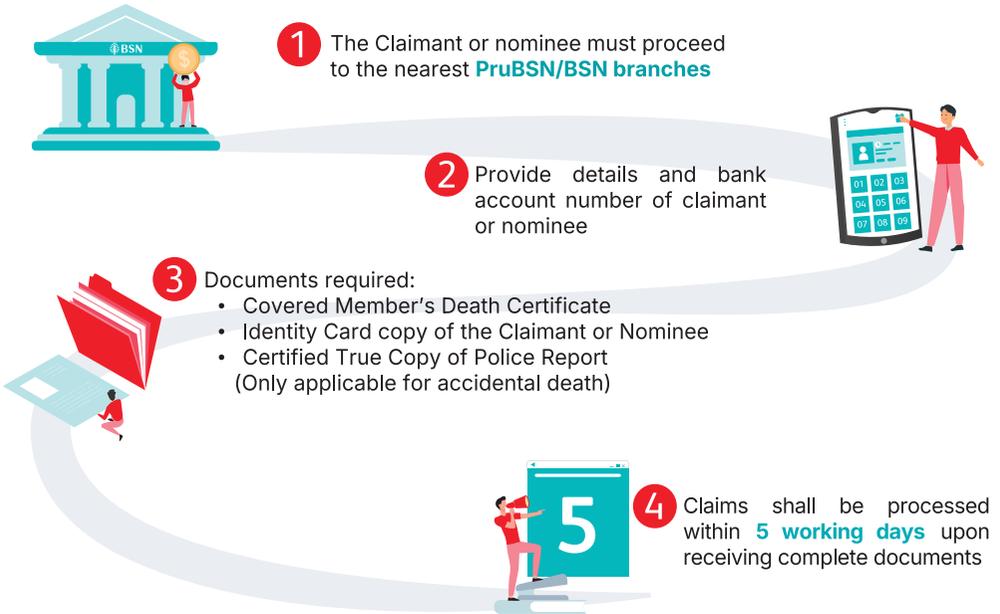
- 4** Update your Nominees. You will receive a nomination slip upon successful update

HOW DO I SIGN UP?

SELF-ENROLMENT



THIS IS HOW YOU MAKE A CLAIM



For more details on the claim process, please refer to the FAQ.

CHARGES AND DEDUCTION

Upfront <i>Wakalah</i> Charge	35% of contribution (Upon renewal, the Contribution Rebate will waive the Upfront <i>Wakalah</i> Charge by 10% of Original Annual Contribution)
<i>Wakalah</i> Certificate Charge	Not applicable
<i>Tabarru`</i> Deduction	The balance of the contribution after deducting the Upfront <i>Wakalah</i> Charge will be placed into the <i>Tabarru`</i> Fund
Surrender Charges	Not applicable
Other Charges	Not applicable

IMPORTANT NOTES

1. This document does not form part of your certificate issued by Prudential BSN Takaful Berhad (PruBSN). For more details of this product, please refer to the Product Disclosure Sheet (PDS), before participating in this product and to refer to the terms and conditions in the Master Certificate Summary for details of the important features.

2. Accidental Death Benefit While Performing *Hajj or Umrah* is subject to the following conditions:

- The coverage period will be the actual length of the trip up to a maximum of 45 days for *Hajj* and 15 days for *Umrah*.

- It starts when the member passes immigration going to Saudi Arabia and ends when passing immigration at the destination where the Covered Member departs from Saudi Arabia.

Example:

Travel From	Travel To	Coverage
Kuala Lumpur	Saudi Arabia	Coverage starts from the point of Malaysia immigration onwards.
Saudi Arabia	Kuala Lumpur	Coverage ends after passing Malaysia immigration.

- This benefit will be provided solely for *Hajj or Umrah* only. It does not provide coverage during *Ziarah* or travels, if the Covered Member performs *Ziarah* or travels outside of Saudi Arabia during the *Hajj or Umrah* period.

3. BSN Takaful Sakinah Plus can be subscribed by BSN Customers with Savings Account and contribution payments shall be deducted from the BSN Savings Account.

4. BSN Takaful Sakinah Plus does not provide any benefit amount from the *Tabarru'* Fund on lapsation, termination, or expiry of the certificate.

5. Any age reference shall be on the basis of Age Next Birthday, unless otherwise stated.

6. BSN Takaful Sakinah Plus is premised on a mutual assistance (*Ta'awun*) arrangement where a portion of your contribution is deducted and pooled into the *Tabarru'* Fund together with the contribution of other Covered Members to provide for mutual financial benefits payable to all the eligible takaful participants. Based on the *Wakalah bi al-ujrah* principles, PruBSN will manage your takaful plan in return for the *Wakalah* charges stated above.

7. 50% of the Distributable Surplus arising from the *Tabarru'* Fund (if any) will be shared among Covered Members. PruBSN will calculate the Distributable Surplus for each of the Covered Member and credit it into the Covered Member's bank account. The balance of 50% will be given to PruBSN as a performance fee for managing the *Tabarru'* Fund. The exact amount of the Distributable Surplus will be determined annually and is subject to approval by both PruBSN's Shariah Committee and Board of Directors.

8. The contribution, *Tabarru'* Deduction and Upfront *Wakalah* Charge are not guaranteed. PruBSN may revise the contribution, *Tabarru'* Deduction and/or Upfront *Wakalah* Charge, by giving written notice of 30 days. If there is increment to the *Tabarru'* Deduction and/or Upfront *Wakalah* Charge, you may need to pay an additional contribution for the following year upon renewal.

9. For BSN Takaful Sakinah Plus, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.

10. You may cancel this plan by submitting a written request to us within fifteen (15) days from the coverage commencement date, PruBSN will then refund the contributions paid for the takaful coverage.

11. This document is published for information only and not related to any specific financial objectives, situation and needs of any specific person.

EXCLUSIONS

BSN Takaful Sakinah Plus does not cover any of the following situations:

a) **Non-Accidental Death Benefit**

PruBSN will not pay Non-Accidental Death Benefit if Covered Member's death is caused by:

- i) suicide while sane or insane within 12 months from the coverage commencement date or endorsement date, whichever is later; or
- ii) non-accidental causes within 4 months of Waiting Period from the coverage commencement date.

b) **Accidental Death Benefit**

PruBSN will not pay the Accidental Death Benefit, Accidental Death Benefit During Festive Seasons and Accidental Death Benefit While performing *Hajj* or *Umrah* if at the time of death, any of the following events involving Covered Member occur:

- i) taking drug or narcotic unless as prescribed for medication by a qualified Doctor or Physician;
- ii) drug or narcotic or alcohol influence or abuse or stimulator abuse;
- iii) drug or narcotic or alcohol intoxication; or
- iv) driving vehicle or riding motorcycle below the permitted minimum age under the applicable laws or driving or riding without a valid driving license which is non-compliance with the applicable laws and regulations.

PruBSN will not pay the Accidental Death Benefit, Accidental Death Benefit During Festive Seasons and Accidental Death Benefit While performing *Hajj* or *Umrah* if Covered Member's death is directly or indirectly caused by any one (1) of the following:

- i) war or any act of war or invasion or act of foreign enemy hostilities (whether war be declared or not) or civil war or rebellions or revolutions, insurrection or military or usurped power, direct participation in riot, strike or civil commotion;
- ii) any violation or attempted violation of the law or resistance to arrest;
- iii) attempted to commit criminal offence or terrorist activity or committed any criminal offence or terrorist activity;
- iv) suicide, attempted suicide or self-inflicted injuries while sane or insane;
- v) pregnancy, current and previous pregnancies (and related complications), child birth (including surgical delivery and any surgical or non-surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilisation;
- vi) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless We agree in a special endorsement; or
- vii) any form of illness or disease due to non-accidental causes.

Disclaimer: Please refer to the Master Certificate Summary for more information.

BSN Takaful Sakinah Plus is a Shariah-compliant product.

This plan is underwritten by:

PRUDENTIAL BSN
TAKAFUL

For more information/enquiries, please contact:

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Prudential BSN Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

This plan is distributed by:



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www.bsn.com.my

BSN is the third party distributor and accept no liability for the products and services offered by PruBSN.

Important: You must ensure that you are satisfied that this plan will best serve your needs and that the contribution payable under the certificate is an amount you can afford.