Perlindungan Tenang Voucher (PTV) Programme

1. When will BSN Takaful Sakinah Plus be made available for Perlindungan Tenang Voucher (PTV) Programme?
   PTV Programme is an initiative by the Government of Malaysia to expand the social protection for the lower-income group. Starting from 22nd September 2025 until 31st December 2025, eligible Sumbangan Tunai Rahmah (STR) recipients can redeem a RM30 voucher to participate in BSN Takaful Sakinah Plus.

2. Who is eligible to participate in the BSN Takaful Sakinah Plus through the PTV Programme?
   Eligible voucher recipients are eligible to participate in the BSN Takaful Sakinah Plus – Plan 1 or Plan 2. After utilizing the RM30 voucher, the remaining contribution will be paid by the Covered Member via payment deduction from Covered Member’s Savings Account at Bank Simpanan Nasional (BSN).

Plan Choices	Plan 1	Plan 2
Original Annual Contribution	RM 65	RM 95
Payment Method	RM30 voucher + RM35 deduction from BSN Savings Account	RM30 voucher + RM65 deduction from BSN Savings Account

3. How do I sign-up to participate in the BSN Takaful Sakinah Plus through PTV Programme?
   You can sign-up at any BSN branch located nearby. All you need is to have a savings account with BSN.

4. I have an existing BSN Takaful Sakinah and/or BSN Takaful Sakinah Plus certificate, can I participate in another BSN Takaful Sakinah Plus through the PTV Programme?
   Yes. You can still participate in another BSN Takaful Sakinah Plus certificate through the redemption of the voucher while having BSN Takaful Sakinah/BSN Takaful Sakinah Plus certificate.

5. I have participated a BSN Takaful Sakinah Plus certificate through PTV Programme. However, it is no longer suitable for my takaful needs. Can I cancel my certificate and reuse my voucher?
   <u>Surrender within 15-day free look period:</u>
   If you cancel your certificate within the first 15 days after the certificate has commenced, PruBSN will reverse the utilisation of the voucher and refund the paid contribution into your BSN Savings Account.

   <u>Surrender after the 15-day free look period</u>:
   If you cancel your certificate after the 15 days free-look period, PruBSN will not reverse the utilisation of the voucher. Instead, PruBSN will continue to provide you with coverage until the certificate anniversary after your cancellation notification.

6. What happens to the certificate renewal for Plan 1 and Plan 2 when participating through PTV Programme?
   Certificates for BSN Takaful Sakinah Plus under Plan 1 and Plan 2 redeemed using the voucher, will be automatically renewed in second year and onwards. The full amount of the annual contribution will be deducted via payment deduction from your BSN Savings Account for the renewal of the certificate in the following years.

7. Am I entitled to receive surplus distribution if I participate BSN Takaful Sakinah Plus through the PTV Programme?
   Yes, you are entitled to receive distributable surplus (if any) from the *Tabarru`* Fund, including investment profits (if any), after the end of the financial year. Together with other Covered Members, you are entitled to a 50% of the distributable surplus and PruBSN will receive the balance of 50%* as performance fee for managing the *Tabarru`* Fund. Your portion of the distributable surplus will be credited directly to your BSN Savings Account via e-credit. The exact amount of distributable surplus will be determined annually and is subject to approval by both PruBSN Shariah Committee and PruBSN Board of Directors.

   However, you may not receive distributable surplus for several reasons which include, but not limited to:
   (a) The certificate has been cancelled/terminated; or
   (b) You have notified claims and it has been processed/paid to you; or
   (c) No distributable surplus declared for the particular financial year i.e. deficit.

   **NOTE: If actual claims are lower than expected, a portion of the distributable surplus amount which is proportional to the Government's subsidy will be returned to the Government and drawn from 50% PruBSN's share of the distributable surplus (if any).*

8. Where can I get more information about the PTV Programme?
   You can visit www.mycoverage.my for further information about the PTV Programme and to learn more about Perlindungan Tenang products. To check your eligibility for PTV Programme, go to www.myptv.my.

Note: This FAQ covers the terms and conditions of the PTV Programme only. Please refer to the Master Certificate Summary and Product Disclosure Sheet for BSN Takaful Sakinah Plus for the full terms and conditions of the product.