



HOSPITALISATION AND SURGICAL SCHEME FOR FOREIGN WORKERS (SPIKPA)

WHEREAS the Certificate Owner/Covered Person by an application and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to **Etiqua Takaful Berhad** (hereinafter called "the Company") for the Takaful contained in this Certificate and has paid the Contribution stated in the Certificate Schedule as consideration for such Takaful for the period stated therein.

NOW THIS CERTIFICATE WITNESSETH that if during the Period of Takaful, any sickness, disease illness or accidental injury necessitates the Covered Person to be confined to a Malaysian Government Hospital for treatment, the Company will subject to the terms, provisos, exclusions and conditions of and endorsed on this Certificate, pay to the Certificate Owner / Covered Person or his legal personal representatives the sum or sums stated in the Schedule of Benefits.

Provided always that this Certificate shall become effective as of the date stated in the Certificate Schedule. This Certificate shall be issued for one year and at the end of each period of Takaful may be renewed for another year subject to the consent of the Company.

DEFINITIONS:

ACCIDENT shall mean a sudden, unintentional, unexpected, unusual, and specific event that occurs at an identifiable time and place which shall, independently of any other cause, be the sole cause of bodily injury.

ANY ONE DISABILITY shall mean all of the periods of disability arising from the same cause including any and all complications there from except that if the Covered Person completely recovers and remains free from further treatment (including drugs, medicines, special diet or injection or advice from the conditions) of the disability for at least ninety (90) days following the latest date of discharge and subsequent disability from the same cause shall be considered as though it were a new disability.

DISABILITY shall mean a Sickness, Disease, Illness or the entire Injuries arising out of a single or continuous series of causes.

CONGENITAL CONDITIONS shall mean any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within six (6) months from the time of birth. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the Covered Person was continuously covered under this Certificate.

DAY shall mean the definition of a charging day adopted by the Malaysian Government Hospital concerned.

DAY SURGERY shall mean a patient who needs the use of a recovery facility for a surgical procedure on a pre-planned basis at the hospital/specialist clinic (but not for overnight stay)

DOCTOR or PHYSICIAN or SURGEON shall mean a registered medical practitioner qualified and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a doctor, physician or surgeon who is the Covered Person himself.

HOSPITAL CONFINEMENT shall mean the Covered Person being duly registered and admitted as an in-patient in a Malaysian Government Hospital for more than twelve (12) hours.

HOSPITAL shall mean an establishment duly constituted and registered as a non-corporatized Malaysian Government Hospital for the care and treatment of sick and injured persons, and which:-

- (a) has organized facilities for diagnosis, treatment and major surgery;
- (b) provides twenty-four (24) hours a day nursing services by registered graduate nurses;
- (c) is under the supervision of a Physician; and
- (d) is not primarily a clinic, a place for custodial care for alcoholics or drug addicts, a nursing or rest or convalescent home for the aged and similar establishment.

MALAYSIAN GOVERNMENT HOSPITAL shall mean a hospital which charges of services are subject to the Fees Act 1951 Fees (Medical) Order 1982 and/or its subsequent amendments if any.

SICKNESS, DISEASE OR ILLNESS shall mean a physical condition marked by a pathological deviation from the normal healthy state.

INJURY shall mean bodily injury caused solely by accident.

CERTIFICATE OWNER shall mean a person or corporate entity who has applied for this Takaful from the Company and who is an employer or bona fide foreign workers.

COVERED PERSON shall mean the Eligible Person having accepted by the Company to participate in the Scheme as described in the Certificate Schedule.

ELIGIBLE PERSON shall mean the present and future full-time foreign worker employees of the Certificate Owners who are between eighteen (18) to sixty (60) years of age and who are bona fide holders of valid work permits/Pas Lawatan Kerja Sementara issued by the relevant Malaysian government authority.

INTENSIVE CARE UNIT shall mean a section within the Malaysian Government Hospital which is designated as an Intensive Care Unit by the Malaysian Government Hospital and which is maintained on a twenty-four (24) hour basis solely for treatment of patients in critical condition and is equipped to provide special nursing and medical services not available elsewhere in the Malaysian Government Hospital.

OVERALL ANNUAL LIMIT shall mean benefits payable in respect of expenses incurred for treatment provided to the Covered Person during the period of Takaful shall be limited to Overall Annual Limits as stated in the Schedule of Benefits irrespective of type/types of disability. In the event the Overall Annual Limit having been paid, all Takaful for the Covered Person hereunder shall immediately cease to be payable for the remaining Certificate year.

PRE-EXISTING ILLNESSES shall be limited to disabilities which existed before the effective date of cover and for which the Covered Person should have reasonably been aware of. A Covered Person may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:-

- (a) the Covered Person had received or is receiving treatment;
- (b) medical advice, diagnosis, care or treatment has been recommended;
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

REASONABLE AND CUSTOMARY CHARGES shall mean charges for medical care which is medically necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar sickness, disease or injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Covered Person's medical condition.

SPECIFIED ILLNESSES shall mean the following disabilities and its related complications, occurring within the first one hundred and twenty (120) days of Takaful of the Covered Person:-

- (a) Cardiovascular disease;
- (b) All cancers.

SURGERY shall mean any of the following medical procedures:-

- (a) To incise, excise or electrocauterize any organ or body part, except for dental services.
- (b) To repair, revise, or reconstruct any organ or body part.
- (c) To reduce by manipulation a fracture or dislocation.
- (d) Use of endoscopy to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder or urethra.

CERTIFICATE shall mean this agreement together with any endorsements therein, signed by the Company, the Certificate Schedule attached hereto and the application form of the Covered Person all of which shall constitute the entire contract between the parties.

PERIOD OF TAKAFUL shall mean the period specified in the Certificate Schedule and during which the Covered Person is in immediate employment of the Certificate Owner or until the cessation of the work/employment permit whichever is the earlier BUT EXCLUDING the period when the Covered Person returns to his/her home country. Cover ceases from the time he/she leaves Malaysia and resumes upon his/her return to Malaysia. The territorial limit of this Certificate is within Malaysia only.

TABARRU' is an Arabic word which means donation, gift or contribution. In the Takaful contract, this means „donation for the purpose of Takaful“.

WAKALAH means the nomination by one party of another to act on his behalf. In the Takaful context, We manage the Fund on behalf of the Certificate Owner.

DESCRIPTIONS OF BENEFITS

Daily Hospital Room and Board (Maximum up to thirty (30) days)

Reimbursement of the Reasonable and Customary Charges Medically Necessary for room accommodation and meals. The amount of the benefit shall be equal to the actual charges made by the Malaysian Government Hospital during the Covered Person's confinement, but in no event shall the benefit exceed, for any one day, the rate of Room and Board Benefit, and the maximum number of days as set forth in the Schedule of Benefits. The Covered Person will only be entitled to this benefit while confined to a Hospital as an in-patient.

Intensive Care Unit (Maximum up to fifteen (15) days)

Reimbursement of the Reasonable and Customary Charges Medically Necessary for actual room and board incurred during confinement as an in-patient in the Intensive Care Unit of the Malaysian Government Hospital. This benefit shall be payable equal to the actual charges made by the Malaysian Government Hospital subject to the maximum benefit for any one day, and maximum number of days, as set forth in the Schedule of Benefits. Where the period of confinement in an Intensive Care Unit exceeds the maximum number set forth in the Schedule of Benefits, reimbursement will be restricted to the standard Daily Hospital Room and Board rate. No Hospital Room and Board Benefits shall be paid for the same confinement period where the Daily Intensive Care Unit Benefits is payable.

Hospital Supplies and Services

Reimbursement of the Reasonable and Customary Charges actually incurred for Medically Necessary general nursing, prescribed and consumed drugs and medicines, dressings, splints, plaster casts, x-ray, laboratory examinations, electrocardiograms, physiotherapy, basal metabolism test, intravenous injections and solutions, administration of blood and blood plasma but excluding the cost of blood and plasma whilst the Covered Person is confined as an in-patient in a Malaysian Government Hospital, up to the amount stated in the Schedule of Benefits.

Operating Theatre

Reimbursement of the Reasonable and Customary Operating Room charges incidental to the surgical procedure not exceeding the limits as set forth in the Schedule of Benefits.

Surgical Fees

Reimbursement of the Reasonable and Customary Charges for a Medically Necessary surgery by the Specialists during confinement in hospital. If more than one surgery is performed for Any One Disability, the total payments for all the surgeries performed shall not exceed the maximum stated in the Schedule of Benefits.

Anaesthetist Fees

Reimbursement of the Reasonable and Customary Charges by the Anaesthetist for the Medically Necessary administration of anaesthesia not exceeding the limits as set forth in the Schedule of Benefits.

In-Hospital Physician Visits (Maximum up to thirty (30) days)

Reimbursement of Reasonable and Customary Charges by a Physician for Medically Necessary visiting an in-paying patient while confined for a non-surgical disability subject to a maximum of one (1) visit per day not exceeding the maximum number of days and amount as set forth in the Schedule of Benefits.

In-Hospital Specialist Consultation Visits (Maximum up to thirty (30) days)

Reimbursement of the Reasonable and Customary Charges for the consultation by a legally licensed and qualified Medical Specialist, which is recommended by a Physician because of illness or injury while confined in hospital. The total amount payable shall not exceed the maximum specified in the Schedule of Benefits for Any One Disability.

Ambulance Fees/Medical Reports Fees

Reimbursement of Reasonable and Customary Charges incurred for necessary domestic ambulance service (inclusive of attendants) to and/or from the Malaysian Government Hospital. Payment will not be made if the Covered Person is not hospitalized and subject to the limits as set forth in the Schedule of Benefits. Under this benefit, the Company shall also reimburse the Covered Person the cost of obtaining medical report(s) but only if such reports are specifically required by the Company for its processing of claims.

SPECIAL PROVISIONS**PERSON ELIGIBLE**

Eligible Persons for Takaful under this Certificate are those present and future full-time foreign worker employees of Certificate Owner who are actively engaged at their usual work on the date the persons are eligible to join the Certificate.

Present foreign worker employees will be eligible to participate in the Takaful on the commencement date of the Certificate. Future foreign worker employees will be eligible to participate in the Takaful according to the date mentioned in the application form.

If a foreign worker employee is not actively engaged at his/her usual work on the date he/she would otherwise be eligible in accordance with the abovementioned requirement, his/her eligibility date will be deferred to the first (1st) day of the month immediately following his/her return to active full-time work.

PERIOD OF COVER AND RENEWAL

This Certificate shall become effective as for the date stated in the Schedule. The Takaful Certificate Anniversary shall be one (1) year after the effective date and annually thereafter. On each such anniversary, this Certificate is renewable at the Contribution rates in effect at that time as notified by the Company.

GEOGRAPHICAL TERRITORY

All benefits provided in this Certificate are applicable within Malaysia only for twenty-four (24) hours a day.

LIMITATION OF BENEFITS

All benefits provided in this Certificate are only payable in the event the Covered Person is confined in a non-corporatised Malaysian Government Hospital.

EXCLUSIONS

This contract does not cover any hospitalization, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

1. Pre-existing illness. However, this exclusion is waived in the event the Covered Person passes the medical examination as confirmed by Fomema Sdn. Bhd. (FOMEMA) within 30 days from the Covered Person's arrival to Malaysia.
2. Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover.
3. Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof.

4. Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly during the Period of Takaful.
5. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS (Acquired Immunodeficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases requiring quarantine by law.
6. Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
7. Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization.
8. Hospitalization primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
9. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
10. War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
11. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
12. Expenses incurred for donation of any body organ by an Covered Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
13. Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, massage or aromatherapy or other alternative treatment.
14. Care or treatment for which payment is not required or to the extent which is payable by any other Takaful or indemnity covering the Covered Person and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Takaful Contract.
15. Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
16. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
17. Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
18. Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
19. Expenses incurred for sex changes.

GENERAL CONDITIONS

This Certificate and the Certificate Schedules shall be read together as one contract and any words or expressions to which a specific meaning has been attached in any part of this Certificate or of the Certificate Schedule shall bear such specific meaning wherever it may appear.

NOTICE

Every notice or communication to the Company shall be in writing and sent to the Company. No alteration in the terms of this Certificate or any endorsement thereon, will be held valid unless the same is signed or initiated by an authorized representative of the Company.

CONDITION PRECEDENT TO LIABILITY

The due observance and the fulfillment of the terms, provisions and conditions of this Certificate by the Certificate Owner and the Covered Persons and in so far as they relate to anything to be done or complied with by the Certificate Owner and Covered Persons shall be conditions precedent to any liability of the Company.

MISREPRESENTATION/FRAUD

If the proposal or declaration of the Covered Person is untrue in any respect or if any material fact affecting the risk be incorrectly stated herein or omitted therefrom, or if this Takaful, or any renewal thereof shall have been obtained through any misstatement, misrepresentation or suppression or if any claim made shall be fraudulent or exaggerated, or if any false declaration or statement shall be made in support thereof, then in any of these cases, this Certificate shall be void.

CONTRIBUTION

During the Period of Takaful, the Contribution for Takaful under this Certificate is not guaranteed. The Company shall have the right to change the rate at which Contributions shall be calculated, at the start of any Certificate Year, provided that the Company notifies the Covered Person at least ninety (90) days in advance of the date such Contribution is due.

CLAIM PROCEDURES

- (a) The Covered Person shall within thirty (30) days of a Disability that incurs claimable expenses, give written notice to the Company stating full particulars of such event, including all original bills and receipts, and a full Physician's report stipulating the diagnosis of the condition treated and the date the Disability commenced in the Physician's opinion and the Physician's summary of the cost of treatment including medicines and services rendered. Failure to furnish such notice within the time allowed shall not invalidate any claim if it is shown not to have been reasonably possible to furnish such notice and that such notice was furnished as soon as was reasonably possible.
- (b) The Covered Person shall immediately procure and act on proper medical advice and the Company shall not be held liable in the event a treatment or service becomes necessary due to failure of the Covered Person to do so.
- (c) Upon completion of submission of all relevant documents, the reimbursement of the claims shall be made within thirty (30) working days by the Company.

CANCELLATION

This Certificate may be cancelled by the Certificate Owner at any time by giving a written notice to the Company; and provided that no claims have been made during the current Certificate year, the Certificate Owner shall be entitled to a refund of the Contribution as follow:-

Period Not Exceeding	Refund of Annual Contribution
15 days	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period Exceeding 11 months	No Refund

GOVERNING LAW

This Certificate is issued under the laws of Malaysia and is subject and governed by the laws prevailing in Malaysia.

LEGAL PROCEEDINGS

No action at law or in equity shall be brought to recover on this Certificate prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Certificate. If the Covered Person shall fail to supply the requisite proof of loss as stipulated by the terms, provisions and conditions of the Certificate, the Covered Person may, within a grace period of one calendar year from the time that the written proof of loss was to be furnished, submit the relevant proof of loss to the Company with cogent reason(s) for the failure to comply with the Certificate terms, provisions and conditions. The acceptance of such proof of loss shall be at the sole and entire discretion of the Company. After such grace period has expired, the Company will not accept, for any reason whatsoever, such written proof of loss.

TERMINATION OF INDIVIDUAL TAKAFUL

The Takaful of any one Covered Person shall terminate on the earlier happening of the following events:-

- (a) upon expiration of the Covered Person's work permit or upon the termination of the employment contract between the Certificate Owner and the Covered Person named in the Schedule, or
- (b) from the date of the Immigration Department's Letter of Discharge, or
- (c) on the death of the Covered Person, or exhaustion of the Overall Annual Limit for that particular Covered Person, or
- (d) on the Takaful Certificate Anniversary immediately following the 60th birthday of the Covered Person, or
- (e) on the date when Contribution payments for the Covered Person's Takaful are discontinued due to any cause, or
- (f) on the date of termination of the Certificate by either the Certificate Owner or the Company, or
- (g) at the mid-night standard Malaysian time on the last day of the Period of Takaful unless the Covered Person is confined to a Government Hospital at such time. If this being the case, the time of termination shall be extended to:
 - (i) the time the Covered Person is discharged from the Government Hospital; or
 - (ii) the time the Overall Annual Limit shall have been exhausted whichever is the first to occur.

ALTERATIONS

The Company reserves the right to amend the terms and provisions of this Certificate by giving a thirty (30) day prior notice in writing by ordinary post to the Covered Person's last known address in the Company's records, and such amendment will be applicable from the next renewal of this Certificate. No alteration to this Certificate shall be valid unless Authorized by the Company and such approval is endorsed thereon. The Company should give thirty (30) days prior written notice to the Covered Person according to the last recorded address for any alterations made.

GRACE PERIOD

Notwithstanding the Cash before Cover condition, a Grace period of fourteen (14) days from its due date will be allowed for payment of each Contribution after the first Certificate Year. During such fourteen (14) days, the Company shall remain liable there under if by the last of such days, the Contribution is actually paid.

If any Contribution is not paid in respect of this Certificate Contract before the end of the Grace period, this Certificate Contract shall be deemed as terminated at the expiry date of the Certificate.

TAKAFUL AND SURPLUS DISTRIBUTION CLAUSE

The Participant agrees to participate in this General Takaful scheme based on the principle of Takaful and to pay the contribution on the basis of Tabarru' (donation) for the purpose of helping each other participants who have suffered tragedy and with this contribution, the Participant is entitled to the Takaful cover as expressed in the terms and conditions of this Takaful contract.

The Participant further agrees that the Participant's contribution be credited into the General Takaful Fund (Fund) and to appoint Etiqa Takaful Berhad (ETB) to invest and manage the Fund according to the principles of Shariah. The Participant also permits ETB to make payment of claims/Takaful benefits, Retakaful, provisions and create reserves based on the guidelines and policies laid down by the authorities, and ETB to be paid a Wakalah Fee based on the following rates:

Commission (maximum) : 10% of Contribution

Management Expenses : 20% of Contribution

At the end of each financial year, the Fund calculates an amount from the difference between contribution and other income, and Wakalah Fees, payment of benefits, Retakaful and provisions for reserve based on guidelines laid down by the relevant authorities. If the calculated amount is a surplus and not a deficit, 10% of the calculated surplus is retained by the Fund as to ensure its long-term viability and the remainder (90% of the calculated surplus) is considered distributable surplus. The 10% of calculated surplus is subject to review on an annual basis.

The Participant agrees that ETB will receive 50% of distributable surplus as incentive for being responsible in operating and managing the Fund while the balance 50% will be reserved for distribution amongst participants subject to the terms of this contract.

The surplus will only be payable to Participants who have not cancelled their Certificates or made any claim prior to the expiry date of their Certificate. The Participant further agrees that if the surplus is less than RM10.00 (Ringgit Malaysia Ten), the surplus is to be credited into a charity fund which will be utilized as 'amal jariah' on behalf of the Participant.

IMPORTANT

The Certificate Owner shall read this Certificate carefully and if any error or misdescription be found herein, or if the cover were not in accordance with the wishes of the Certificate holder, advice should at once be given to the Company and the Certificate returned for attention

SCHEDULE OF BENEFITS (ANY ONE DISABILITY)

ITEM	BENEFITS	AMOUNT (RM)
1(a)	Daily Hospital Room & Board (Maximum up to 30 days)	As charged - in accordance
1(b)	Intensive Care Unit (Maximum up to 15 days)	to charges consistent
2.	Hospital Supplies and Services	with third (3rd)
3.	Operating Theatre	Class Room & Board to a maximum of
4.	Surgical fees (Excluding organ transplantation)	RM60 per day, in
5.	Anaesthetist Fees	a Non-Corporatised
6.	In-Hospital Physician Visits (Maximum up to 30 days)	Malaysian
7.	In-Hospital Specialist Consultation Visits (Maximum up to 30 days)	Government Hospital in conformance
8.	Ambulance Fees/Medical Report Fees	to the charges specified under Fees Act
		1951, Fees (Medical) Order
		1982.
Maximum Overall Annual Limit (Items 1-8)		RM10,000.00

IMPORTANT NOTE:

All benefits payable for any number of disabilities in any one given period of Takaful is subject to the Overall Annual Limit of RM10,000.00 per Covered Person.

IMPORTANT NOTICE

The Financial Mediation Bureau (FMB and BNM's Customer Services Bureau (CSB) provide alternative avenues for members of the public to seek redress against unfair market practices.

PROCEDURE FOR COMPLAINT TO FMB

Any Certificate Owner who is not satisfied with the decision of the senior management of a Takaful Company, may write to the "Mediator, Insurance & Takaful Division of FMB". giving details of the dispute, the name of the Takaful Company and the Certificate number.

Copies of the correspondence between the Certificate Owner and the Takaful Company may be sent to facilitate tracing the case file kept by the Takaful Company.

If the Mediator makes an award against a Takaful Company, the Certificate Owner is required to inform the Mediator whether he accepts the award within fourteen (14) days, so that the Takaful Company can be informed of the Certificate Owner decision.

There is no appeal procedure within the FMB. If the Certificate Owner does not want to accept the award, he may reject the decision of the Mediator and he is free to institute Court proceedings against the Takaful Company or refer it to Arbitration.

The FMB is not responsible for handling payment following the decision of the Mediator. The Takaful Company when informed of the acceptance of the award is required to remit the amount direct to the claimant within thirty (30) days.

At present, there is no fee or charge for the services provided by FMB.
The contact address is as follows:

FINANCIAL MEDIATION BUREAU (FMB)

Level 25 Blok Utama,
Dataran Kewangan Darul Takaful
No. 4 Jalan Sultan Sulaiman
50000 Kuala Lumpur.
Tel : 03 - 2272 2811
Fax : 03 - 2274 5752
Website : www.fmb.org.my

PROCEDURE FOR COMPLAINT TO CSB

Any Certificate Owner or claimant who is not satisfied with the conduct of the Takaful Company may write to CSB, giving details of the complaint, the name of Takaful Company and Policy number or the Claim number.

Copies of the correspondence (if any) between the Certificate Owner or the Claimant and the Takaful Company may also be sent to facilitate tracing the case file kept by the Takaful Company.

The contact details are as follows:

Jabatan Konsumer dan Amalan Pasaran
Tingkat 8B
Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel : 03 - 2698 8044
Faks : 03 - 2694 5986
Website : www.bnm.gov.my

Our Commitment To High Standard Of Customer Service

We do everything We can to ensure that You receive the high standard of service You expect. If We fall below these standards, or You are unhappy with Our service, please write to Our Head of Feedback Centre who will ensure that Your feedback is dealt with instantly.

The address is:

Head,
Feedback Centre,
4th Floor, Tower C, Dataran Maybank,
No. 1, Jalan Maarof, 59000 Kuala Lumpur.

Alternatively, you can fax your feedback to:

T+603 2297 3888
F+603 2297 3800
E info@etiqa.com.my
www.etiqa.com.my
Etiqa Oneline **1300 13 8888**