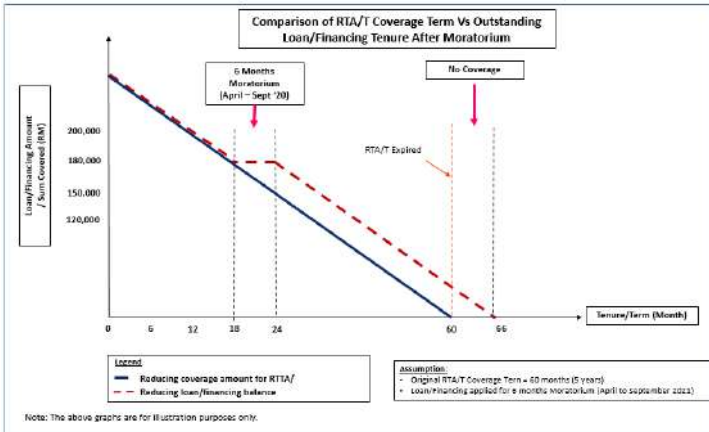


Dear Valued Customer,

If you are reading this, you are most likely interested to know about the takaful treatment for moratorium offered by Etiqa in line with the announcement by Bank Negara Malaysia (BNM).

Please find below a list of Frequently Asked Questions (FAQs), to assist you in how it impacts you, understanding your options, as well as the steps you may need to take.

No	Questions	Answers
1	I have chosen the 6 months moratorium from April to September 2020 / 6 months moratorium plus RA (Repayment Assistance), how does the moratorium affect my existing takaful coverage?	<p>Your takaful coverage will end earlier hence, there is a RISK OF NO COVERAGE during the extended financing repayment period.</p>  <p>Since you have taken up a Reducing Term Takaful, the takaful coverage will continue to reduce as stated in your certificate.</p> <p>This means your financing balances will be higher than your takaful coverage resulting in a protection gap.</p>
2	a) I have chosen the 6 months moratorium from April to September 2020 / 6 months moratorium plus RA, is it then compulsory to have the takaful coverage for the extended financing period?	<p>While it is not compulsory, having an additional coverage for the extended loan repayment period will protect you and your family against outstanding financing amount, in the event of death or Total Permanent Disability (TPD) prior to age 70.</p> <p>The risk/ protection gap already exists from first month of moratorium i.e. April 2020 onwards. Hence, the longer the moratorium is being extended, the protection gap will be bigger.</p>
	b) How do I go about purchasing takaful coverage to address my protection gap?	<p>If you want to apply/sign up for the additional coverage to address the protection gap, please contact Etiqa Contact Centre with details as shown below and we will assist you further:</p> <p>Etiqa Online: 1300 13 8888 Email: bancasupport@etiqa.com.my</p>
3	What if I decide NOT to take the additional coverage?	<p>Your existing takaful coverage will NOT be able to cover your protection gap/outstanding financing during and until the end of your financing period.</p>

		Note: Assuming your existing coverage amount and term is same with the financing tenure.
4	What is my option of additional coverage?	The option is: <ul style="list-style-type: none"> Credit Level Term Takaful (CLTT)
5	What are the benefits of CLTT?	The CLTT will pay the sum covered on death or TPD of the participant, during the cover period. Unlike your existing takaful protection plan, the sum covered for CLTT remains the same throughout the coverage term. Please contact us by phone or email for the Product Disclosure Sheet (PDS). The PDS is to help you to make an informed decision based on a clear understanding of the main features and risks of the product. Please read the PDS before you make your decision and also read the general terms and conditions. <u>Etiga Contact Centre</u> Etiga Oneline: 1300 13 8888 Email: bancasupport@etiga.com.my
6	a) I am applying for the additional coverage, will I be automatically covered or underwriting is required?	Your application will be subjected to underwriting, depending on the coverage amount, age, occupation, medical history etc.
	b) Do I have to submit new application and any other required documents?	Yes, you have to submit a new application for the additional coverage amount. Once you have contacted Etiga Contact Centre, the support team will advise you further on the documents required or the additional coverage amount.
7	What is the minimum coverage amount and the minimum coverage period?	The minimum amount and period are as follows: Coverage Amount: Minimum: RM10,000 Maximum: No limit, subject to be underwritten Coverage Period: Minimum: 5 years Maximum: 45 years
8	My existing financing repayment period is less than 5 years. Would I be able to purchase the additional coverage and surrender later?	The minimum coverage is 5 years, however, if the financing repayment period is less than 5 years, you can opt for the following: <ul style="list-style-type: none"> i) Surrender the CLTT coverage and get back some surrender value upon financing settlement; or ii) Let the coverage continue until end of the coverage term.
9	Can I opt for the additional CLTT coverage later / midway?	Yes, you can opt for the additional CLTT coverage later/midway. In line with the bank's moratorium period, you may contact our Etiga Contact Centre from now till 30/09/2021 to apply for additional coverage due to moratorium.

10	Will I be able to exit/surrender the additional CLTT takaful coverage prior to financing settlement?	No, you cannot exit/surrender the additional CLTT takaful coverage midway. Once the financing is settled, you may exit/surrender the takaful coverage by contacting our Etiqa Contact Centre.
11	I have more than one financing account, do I need to apply the additional CLTT coverage for each of my financing account?	Yes, if you have more than 1 financing account, you have to apply for the takaful coverage separately for each financing account.
12	Will I be able to apply for additional takaful coverage from Etiqa for all of my different types of financing from different banks, at the same time?	No, this additional takaful coverage is only applicable to financing with Maybank Islamic.
13	How do I apply/sign up the additional CLTT coverage? Do I need to go to the Branch or can it be done online?	If you want to apply/sign up for the additional CLTT coverage, please contact Etiqa Contact Centre with details as shown below and we will assist you further: Etiqa Oonline: 1300 13 8888 Email: bancasupport@etiqa.com.my You can also go to any Maybank branch if you need further assistance.
14	a) If my additional coverage (CLTT) application is accepted/approved, how do I pay the contribution?	Payment can only be done through Credit Card of the participant.
	b) Can I capitalise the contribution payment for the additional coverage?	Payment for the additional coverage cannot be capitalized to the same financing account. For other options to finance the contribution payment of the additional coverage, please visit the nearest Maybank Branch for further assistance.
15	Should I missed my financing repayment during the remaining financing repayment period - will I continue to be covered?	Yes, you will be covered. Once CLTT certificate is issued, you are covered during the applied coverage period, if the claim is payable.
16	Can I apply coverage from other takaful operator?	You may assign existing certificate that you may have with other takaful operator to Maybank Islamic, subject to the Terms & Conditions. Applying additional takaful coverage with Etiqa is advantageous as the claims on the existing and new certificate will be processed concurrently without requiring additional documentations and payment of coverage amount will be credited automatically to your financing account to offset your outstanding financing.
17	What is the sum covered and coverage term that I have to apply for the additional coverage?	
	Illustration 1: Financing Monthly Instalment: RM10,000	Sum Covered to be applied: RM10,000 x 6 months moratorium = RM60,000 Coverage period: 15 years (remaining term) + 1 year = 16 years Applicant's Age Next Birthday = 35 years old

<p>You have opted for 6 months auto-moratorium from April to September 2020.</p> <p>Your remaining takaful term and financing repayment term: 15 years</p>	<p>Financing Rate: 4.00%</p> <p>Estimated Standard Contribution Amount: *RM1,719.00</p> <p>Hence, your new application will be as shown below: Coverage Amount : RM60,000 Coverage Term: 16 years</p> <p>*Standard Contribution will be varied in accordance to your age next birthday, financing rate, sum covered and coverage term applied.</p>
<p>Illustration 2: Financing Monthly Instalment: RM1,500 You have opted for 6 months auto-moratorium from April to September 2020.</p> <p>Your remaining takaful term and financing repayment term: 3 years</p>	<p>Illustration 2: Sum Covered to be applied: RM1,500 x 6 months moratorium = RM9,000 Coverage period: 3 years (remaining term) + 1 year = 4 years Applicant's Age Next Birthday = 35 years old Financing Rate: 4.00%</p> <p>Estimated Standard Contribution Amount: *RM223.00</p> <p>Hence, your new application will be as shown below: Coverage amount : RM10,000* Coverage Term: 5 years*</p> <p>Note:</p> <ol style="list-style-type: none"> 1) *Standard Contribution will be varied in accordance to your age next birthday, financing rate, sum covered and coverage term applied. 2) **Minimum coverage amount allowable is RM10,000 and the minimum coverage term is 5 years.