

Takaful Certificate for Mortgage Reducing Term Takaful (MRTT) Product Plan.

ENDORSEMENT

Subject only to the amendments and variations set out herein, all other terms, conditions, covenants and representations set out in the Certificate Contract shall remain unchanged and continue in full force and effect and shall apply to this Endorsement.

It is hereby declared and agreed that the Certificate Contract is revised with respect to the following:

Person Covered:

Any reference made in the Certificate Contract to “Participant / Participants” should read as “Person Covered / Persons Covered”

Wakalah contract in Takaful Certificate for Credit Level Term Takaful (CLTT) Product Plan.

ENDORSEMENT

Subject only to the amendments and variations set out herein, all other terms, conditions, covenants and representations set out in the Certificate Contract shall remain unchanged and continue in full force and effect and shall apply to this Endorsement.

It is hereby declared and agreed that the Certificate Contract is revised with respect to the Contracting Parties. The contracting parties to the *Wakalah* contract in the Takaful Certificate are between the Person Covered and Etiqa Family Takaful Berhad.

DEFINITION

Wakalah	<i>An Arabic word meaning the nomination by one party of another to act on his or her behalf. In this context of this Certificate, this means that You have appointed Us to manage the Certificate and Takaful funds on Your behalf. You have also authorized Us to delegate our rights, duties and obligations to any third party as we deem fit. In the event of such delegation, We will remain liable and responsible for all such rights, duties and obligations towards You.</i>
Person Covered, You, or Your	<i>The entity or person named as the Person Covered in the Master Certificate or any Endorsement issued by Us.</i>