

## GROUP MUTIARA PLUS TAKAFUL- APPLICATION FORM

Etiqa Family Takaful Berhad ("Etiqa Family Takaful") is licensed under the Islamic Financial Services Act 2013 to transact Family Takaful business in Malaysia and is regulated by Bank Negara Malaysia (BNM).

**Before you sign this Application Form, please read the IMPORTANT NOTICE and if you require, obtain a full and detailed explanation of the notes mentioned in the IMPORTANT NOTICE.**

### IMPORTANT NOTICE

1. In this application form, unless stated otherwise, the words "I/we, you/your, me/us and my/our" means Participant/Person Covered wherever applicable.
2. In accordance with the requirements of Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, you must answer all questions and make the required declarations in this application, and these answers and declarations must be accurate and complete.
3. You must notify Etiqa Family Takaful in writing should there be a change to any answer or declarations in this application, prior to the date of issuance of the certificate of Takaful.
4. Acceptance of your application shall be subject to underwriting assessment. Cover will commence upon issuance of the certificate.
5. Please notify the Takaful Intermediary or Etiqa Family Takaful of any change in your correspondence address and contact details including the amendments to nominee(s) and/or executor(s), to enable Etiqa Family Takaful to effectively communicate with you.
6. Please contact Etiqa Family Takaful's Customer Contact Centre if you do not receive the certificate after thirty (30) business days upon the submission of this application and all supporting documents.
7. Please ensure you receive Etiqa Family Takaful's official receipt within a reasonable time but not less than thirty (30) calendar days, failing which you should contact Etiqa Family Takaful. It is important to retain the official receipt as proof of contribution payment.
8. Please provide evidence of age (such as a copy of your NRIC, birth certificate or passport) together with this application, as it is a pre-requisite for payment of Takaful benefits. If age is misstated, the benefits, the surplus distributed (if any), the contributions, or the expiry date of the certificate may be varied.
9. Please ensure that the Takaful Intermediary presents and fully explains the recommended plan in the language that you understand, and provides you with the product disclosure sheet for your consideration. Please seek clarification from the Takaful Intermediary should you not understand any of the terms and conditions therein.
10. If anyone induces or attempts to induce you to terminate your existing certificate, please report to Etiqa Family Takaful's Customer Contact Centre immediately.
11. If you have an enquiry or require further information, please contact Etiqa Family Takaful's Customer Contact Centre via e-mail at [info@etiqa.com.my](mailto:info@etiqa.com.my) or by calling 1-300-13-8888 from Malaysia. If you have a complaint, dispute or feedback, please contact Etiqa Family Takaful's Complaints Unit via e-mail at [cmu@etiqa.com.my](mailto:cmu@etiqa.com.my), by calling 1-300-13-8888 within Malaysia or +603-2780-4500 from overseas, by facsimile to +603-2785-3093, or by post to Complaints Management Unit, Level 4, Tower C, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.
12. If you are dissatisfied with the conduct of Etiqa Family Takaful, you may refer to Bank Negara Malaysia via e-mail at [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my), by calling at 1 300 88 5465, by facsimile to +603 2174 1515, or by post to Pengarah, Jabatan LINK & Pejabat Wilayah, Bank Negara Malaysia, P.O. Box 10922, 50929 Kuala Lumpur. If you dispute a decision made by Etiqa Family Takaful, you may refer to the Ombudsman for Financial Services via e-mail at [enquiry@ofs.org.my](mailto:enquiry@ofs.org.my), by calling at +603 2272 2811, by facsimile to +603 2272 1577, or by post to Level 14, Main Block, Menara Takaful Malaysia, No.4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
13. The Consumer Education Programme is available at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

**INSTRUCTIONS: Please complete in full and in CAPITAL LETTERS and tick (✓) boxes as appropriate. Use BLACK ink only.**

\*Mandatory fields to be completed

A: PERSONAL DETAILS OF PRINCIPAL PERSON COVERED ONLY			
Language for Correspondence	<input type="checkbox"/> Bahasa Malaysia <input type="checkbox"/> English		
*Master Contract No. / Name of Contract Holder			
*Type of Application/Contribution	<input type="checkbox"/> New Application, RM _____ <input type="checkbox"/> Inclusion of Person Covered <input type="checkbox"/> Contribution Revision, from RM _____ to RM _____		
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Dr <input type="checkbox"/> Dato' <input type="checkbox"/> Tan Sri <input type="checkbox"/> Datin <input type="checkbox"/> Puan Seri <input type="checkbox"/> Other <input type="checkbox"/> Ms <input type="checkbox"/> Datuk <input type="checkbox"/> Datuk Seri <input type="checkbox"/> Tun <input type="checkbox"/> Datin Seri <input type="checkbox"/> Toh Puan    _____		
*Full Name (As per NRIC or Passport)			
*ID Type	<input type="checkbox"/> Old NRIC <input type="checkbox"/> Army Identity Card <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Police Identity Card <input type="checkbox"/> Other (please specify) _____		
*ID Type Number		*New NRIC Number	
*Date of Birth			*Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
*Marital Status	*Race		*Religion
*Nationality	<input type="checkbox"/> Malaysian <input type="checkbox"/> Other (please specify) _____		
*Residential Address (with Postcode)	Town/City:	Postcode:	State:      Country:
*Mailing Address (with Postcode), if different from Residential Address	Town/City:	Postcode:	State:      Country:

*Telephone Number	Office	House	
	Mobile	Fax	
E-mail		*Occupation (state the exact duty)	
Staff No.		Salary No.	
*Name of Employer:		*Nature of Business: (if self-employed)	
*Business/ Employer Address	Town/City: _____ Postcode: _____ State: _____ Country: _____		
*Part Time Job (if any)			

**B. PRINCIPAL PERSON COVERED'S BANK ACCOUNT\* DETAIL FOR RECEIVING BENEFIT PAYMENTS AND REFUNDS OF CONTRIBUTION**

BankName	
BankAccount Number	
BankBranch Address	

\*The Principal Person Covered's Bank Account must be maintained in Malaysia. In the case of an account outside Malaysia, please make a written request, providing account details to Etiqa Family Takaful. Etiqa Family Takaful reserves the right to agree or decline the request, and will advise you in writing. The Principal Person Covered must furnish a copy of the bank passbook or bank statement for verification of account details.

**C: FOR PERSON COVERED (PRINCIPAL'S SPOUSE AND CHILD/CHILDREN) (IF ALSO APPLYING TO BE COVERED)**

Type of Details	Spouse	Child 1
*Name (As per NRIC or Passport)		
*ID Type:	<input type="checkbox"/> Old NRIC <input type="checkbox"/> Army Identity Card <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Police Identity Card <input type="checkbox"/> Other (please specify) _____	<input type="checkbox"/> Old NRIC <input type="checkbox"/> Army Identity Card <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Police Identity Card <input type="checkbox"/> Other (please specify) _____
*ID Type Number		
*New NRIC Number:		
*Date of Birth		
*Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
*Nationality	<input type="checkbox"/> Malaysian <input type="checkbox"/> Other (please specify) _____	<input type="checkbox"/> Malaysian <input type="checkbox"/> Other (please specify) _____
*Race		
*Religion		
*Marital Status		
*Occupation		
*Name of Employer		
*Nature of Business (if self-employed)		
* <input type="checkbox"/> New Application: <input type="checkbox"/> Contribution Revision	RM _____ From: RM _____ to RM _____	RM _____ From: RM _____ to RM _____

Type of Details	Child 2	Child 3
*Name (As per NRIC or Passport)		
*ID Type:	<input type="checkbox"/> Old NRIC <input type="checkbox"/> Army Identity Card <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Police Identity Card <input type="checkbox"/> Other (please specify) _____	<input type="checkbox"/> Old NRIC <input type="checkbox"/> Army Identity Card <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Police Identity Card <input type="checkbox"/> Other (please specify) _____
*ID Type Number		
*New NRIC Number:		
*Date of Birth		
*Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
*Nationality	<input type="checkbox"/> Malaysian <input type="checkbox"/> Other (please specify) _____	<input type="checkbox"/> Malaysian <input type="checkbox"/> Other (please specify) _____

*Race		
*Religion		
*Marital Status:		
*Occupation		
*Name of Employer		
*Nature of Business (if self-employed)		
<input type="checkbox"/> New Application: <input type="checkbox"/> Contribution Revision	Contribution: RM _____ Contribution: From: RM _____ To RM _____	Contribution: RM _____ Contribution From: RM _____ to RM _____

**D: HEALTH DECLARATION (TO BE COMPLETED FOR SUM COVERED APPLIED ABOVE FREE COVER LIMIT)**

		Principal Person Covered	Spouse	Child 1	Child 2	Child 3
1	What is your current height (in cm)?	.....cm	.....cm	.....cm	.....cm	.....cm
2	What is your current weight (in kg)?	.....kg	.....kg	.....kg	.....kg	.....kg
3	Do you smoke? If yes how many sticks per day and how long have you been smoking? Principal Person Covered: ..... sticks/day for..... year(s) Spouse :..... sticks/day for..... year(s)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
4	Have you ever had, been diagnosed, or been treated, with an illness/disease/disorder/condition, directly or indirectly related to the following:					
	a) Cancer, tumor, cyst, abnormal lump/growth/swelling, leukemia, melanoma or lymphoma	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	b) Heart, blood vessels, lymph, lymph glands (including coronary artery disease, heart attack, heart murmur, hypertension, high cholesterol, stroke)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	c) Blood (including anemia, thalassemia, low platelet count, bleeding problems or any other blood disorder)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	d) Lungs (including pneumonia, tuberculosis)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	e) Gall bladder, liver, stomach, esophagus, bowel (including hepatitis B or C, blood in the stools, colitis, Crohn's disease)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	f) Brain, nerves (including epilepsy, convulsions, seizures, fits, Parkinson's disease, multiple sclerosis, Alzheimer's disease, paralysis, involuntary tremors, psychiatric illness, dementia)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	g) Thyroid, pancreas, and endocrine glands (including diabetes, goiter, pancreatitis, hormone disorders)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	h) Muscles, bones, joints (including gout, arthritis, rheumatism, prolapsed intervertebral disc, physical abnormality, physical dismemberment or disability)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	i) Kidneys, bladder, urinary tract (including blood in the urine, abnormal levels of sugar or protein in urine, kidney stones, and for males, the prostate)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	j) Immune system (including SLE - Systemic Lupus Erythematosus)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	k) HIV, AIDS, sexually transmitted disease (including herpes, syphilis)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	l) For males: prostate disease	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
	m) For females: breast, cervix, uterus, ovaries (including breast lump, carcinoma in situ, breast or ovarian cyst, fibroid)	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
5	In the past 5 years have you ever had or been advised to have or do you intend to undergo any investigations/ screening test including blood/urine tests?	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
6	Are you currently receiving/considering to seek any medical treatment/advise or in the past 5 years have you ever been referred to or admitted to a hospital or medical facility or ever undergone/been advised to undergo a surgery?	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

If your answer is "yes" to any of the above questions, please provide the following details:

Name of Person Covered: .....

Diagnosis: .....

Date: .....

Treatment duration: .....

Type of treatment: .....

Attending doctor particulars: .....

Current condition: .....

7	Have any of your natural parents and/or siblings, ever suffered from or died as a result of diabetes, cancer, kidney disease, stroke or any other hereditary disease before the age of sixty (60) years? If yes, please provide details of diagnosis, age of onset, current age if living, or age deceased.	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
8.	<b>Existing coverage</b> Have you ever had an application, renewal or reinstatement of a Life Policy or Family Takaful contract, declined, postponed, rated or subject to special terms, if yes please provide details.	Yes No	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

**E: NOMINATION, PAYMENT OF TAKAFUL BENEFITS**

**IMPORTANT NOTES**

Takaful  
Pursuant to Section 142 of the Islamic Financial Services Act 2013 (Schedule 10), sets out that a Principal Person Covered who has attained the age of sixteen (16) years may assign the Takaful benefits to a nominee or designate the nominee to receive the Takaful benefits as a beneficiary under Conditional Hibah; or designate the nominee to receive the Takaful benefits as an executor.

Nomination of Executor  
For a Muslim Principal Person Covered, the Executor(s) is the recipient of the Takaful benefits according to the percentage (%) indicated and is responsible to distribute the benefits in accordance to Faraid law. Should anyone of the Executors predecease the Principal Person Covered, his/her portion shall be divided equally among the surviving Executors.

For a Non-Muslim Principal Person Covered, the Executor(s) is the recipient of the Takaful benefits according to the percentage (%) indicated which is to be distributed according to the applicable law. Should any one of the Executors predecease the Principal Person Covered, his/her portion shall be divided among the surviving Executors in accordance with the applicable law.

Nomination of Beneficiary(ies) under Conditional Hibah  
The Beneficiary(ies) is entitled to receive the Takaful benefits on the basis of Conditional Hibah (Gift). Conditional Hibah has the effect of transferring ownership of the Takaful benefits payable to the Beneficiary(ies) upon the death of the Principal Person Covered and shall not form part of the estate of the Principal Person Covered or be subject to his/her debts. Conditional Hibah, is however, a gift which the Principal Person Covered may revoke during his/her lifetime.

If the Beneficiary(ies) is incompetent at the point of claim payment, the Takaful benefits shall be paid to the parent of the incompetent nominee, and where there is no surviving parent of the incompetent nominee:  
(i) if the Takaful benefits do not exceed fifty thousand ringgit, the Takaful benefits shall be paid to a proper claimant as defined in the Islamic Financial Services Act 2013; and  
(ii) if the Takaful benefits exceed fifty thousand ringgit, the Takaful benefits shall be paid to the Public Trustee or a trust company nominated by the Principle Person Covered.

If the Beneficiary(ies) under Conditional Hibah predeceases the Principle Person Covered, the share of the deceased Beneficiary(ies), upon the death of the Principal Person Covered, shall be paid to the estate of the Principal Person Covered unless the Principal Person Covered has made a subsequent nomination in place of the deceased Beneficiary(ies).

Payment to the Beneficiary(ies) named herein shall discharge Etiqa Family Takaful from all obligations and liabilities under the Certificate.

No.	Option	Please tick one (1) only
1.	Nomination of Executor(s)	<input type="checkbox"/>
2	Nomination of Beneficiary(s) under Conditional Hibah	<input type="checkbox"/>

**EXECUTOR / BENEFICIARY DETAILS**

	Executor / Beneficiary I	Executor / Beneficiary II	Executor / Beneficiary III
*Name			
*Gender			
*ID Type (Old IC/ Birth Cert No./Army/Police/ Passport No./ Others)			
*ID Type Number			
* New NRIC Number			
*Date of Birth (DD/MM/YYYY)			
*Age			
*Nationality			
Occupation (state the exact duty)			
Name of Employer			
Nature of Business (if self-employed)			
*Relationship with Principal Person Covered			
* Share (%)			
Current/Savings Account Number			
Bank Name			
*Residential Address			
*Mailing Address (if different from Residential address)			
*Telephone Number	Home: Office: Mobile:	Home: Office: Mobile:	Home: Office: Mobile:

Notes:

- \* Mandatory fields to be completed.
- Nomination is allowed only if the Principal Person Covered is the Person Covered.
- Submission of a copy of the nominee (s) NRIC/Passport/Birth Certificate is/are encouraged.
- If there are more than 3 nominees, please submit an additional nomination form.
- The latest submission and endorsement of a nomination by the Etiqa Family Takaful will supersede any previous nomination made.
- Please inform your nominee about the nomination pursuant to this application.

**F: CONSENT FOR MINOR PERSON COVERED (To be completed by the Parent / Legal Guardian if Person Covered is between 1 and 16 age next birthday)**

I hereby give my consent for a takaful Certificate to be issued on the life of my child/ward and that he/she is the Person Covered of the takaful Certificate. I consent to the additional declaration to be given by my child/ward in any questionnaires relating to this application.

Name of Parent / Legal Guardian\*.....

New NRIC:..... Old IC/Passport.....

Relationship with Child: .....

Signature of Parent / Legal Guardian

\*Please submit legal documents showing proof as Legal Guardian.

**G: DECLARATION / AUTHORISATION AND AQAD**

Please read carefully before signing this application.

1. I/We am/are aware that I/we must answer all questions and declarations in this application, and that these answers and declarations are accurate and complete. I/we agree that failure to answer a question or declaration, or incorrectly answering a question or declaration, may result in termination of the Certificate, a claim not being paid or reduced, or the terms and conditions of the Certificate being changed.
2. I/We agree to notify Etiqa Family Takaful in writing should there be a change to any answers or declarations in this application, prior to the time that the contact is entered into, varied or renewed of the Certificate. I/we agree that failure to notify Etiqa Family Takaful of any such change, may result in voidance of the Certificate, a claim not being paid or reduced, or the terms and conditions of the Certificate being changed
3. I/We confirm that I/We fully understand that my/our answers and declarations in this application, and any other relevant documents completed by me/us in connection with this application and in any medical report, questionnaires, or amendments given thereto, shall be relied upon by Etiqa Family Takaful in deciding whether to accept my application or not.
4. I/We hereby authorise any physician, hospital, clinic, Takaful operator/insurance company, financial institution or any other organisation or company or person that has any records or knowledge about me/us, my/our financial standing or my/our health, to disclose to Etiqa Family Takaful or its representatives any or all information about me/us with reference to my/our family history and/or my/our financial standing and/or medical history before or after my/our death. I/We agree that a photocopy or facsimile of this authorization shall be considered as effective and as valid as the original and legally binding on anyone who takes over any of my/our legal rights.
5. Sum Covered applied up to Free Cover Limits only  
I/We understand and agree that pre-existing condition will not be covered except for death benefit under this plan from the commencement date or reinstatement date, whichever is later.
6. Sum Covered applied above Free Cover Limits only  
I/We understand and agree that the Takaful coverage I/we have applied for shall only take effect on the date of the TAKAFUL CERTIFICATE HAS BEEN ISSUED by Etiqa Family Takaful provided always that this application has been approved and that the full contribution has been received by Etiqa Family Takaful during my/our lifetime and that prior to or as at the date of commencement of the cover, there has been no alterations to my/our health. If the initial contribution is paid via cheque, I/we understand that the Takaful coverage will only commence after the cheque has been cleared. Commencement Date starts from the contribution deduction month or the inclusion date of the Person Covered, whichever is later.
7. Personal Data Protection Act 2010 (PDPA)  
I/We, agree, consent and allow Etiqa Family Takaful to process my/our personal data (including sensitive personal data) ("Personal Data") with the intention of entering into a contract of Takaful, in compliance with the provisions of the PDPA.  
I/We, understand and agree that any "Personal Data" collected or held by Etiqa Family Takaful (whether contained in this application or otherwise obtained) may be held, used, processed and disclosed by Etiqa Family Takaful to individuals and/or organizations related to and associated with Etiqa Family Takaful or any selected third party (within or outside Malaysia, including medical institutions, reinsurers, retakaful operators, claim adjusters/investigators, solicitors, industry associations, regulators, statutory bodies and government authorities) for the purpose of processing this application and providing subsequent service related to it and to communicate with me/us for such purposes.  
I/We understand that I/we have a right to obtain access to and to request correction of any Personal Data held by Etiqa Family Takaful concerning me/us. Such request can be made by completing the Access Request Form available at all Etiqa Family Takaful branches or contact Etiqa Family Takaful via email at [PDPA@etiqa.com.my](mailto:PDPA@etiqa.com.my). In accordance with the provisions of the PDPA, I/we may contact the Customer Service Centre at Etiqa Family Takaful Oneline at 1 300 13 8888 for the details of my/our Personal Data. Such information shall only be granted upon verification.  
Should I/we not provide an updated bank account for auto credit purposes to Etiqa Family Takaful (please refer Section B above), I/we consent that my account with Maybank Group may be utilised for the same purpose.
8. APPLICATION OF PRINCIPLES OF TAKAFUL  
I/We agree to participate in this Group Takaful scheme based on the principle of Takaful. I/We agree to the concept of Tabarru' (donation) for the purposes of mutual support of other participants and with this contribution, I/We am/are entitled to the Takaful cover as expressed in the terms and conditions of this Takaful contract.  
I/We agree to appoint Etiqa Family Takaful to invest and manage Participants' Risk Fund (PRF) on behalf of Me/Us based on the contract of Wakalah (agency). I/We agree to pay the Wakalah Fee (as shown in the Product Disclosure Sheet and as mentioned in the Takaful Certificate and Takaful Schedule) to Etiqa Family Takaful, as a deduction from contributions, to cover the expenses of managing and distributing the Group Takaful scheme. I/We agree that the contribution less Wakalah fee will be placed in the Participants' Risk Fund (PRF) and Participant's Investment Funds (PIF) based on the predefined ratios.  
I/We understand that at the end of each financial year, the underwriting surplus (if any) from the Participants' Risk Fund (PRF) will be determined by Etiqa Family Takaful. I/We agree that 50% of the distributed surplus (if any) will be paid to Etiqa Family Takaful as an incentive for operating and managing the PRF based on the contract of Ju'alah (wage), and the balance of 50% will be shared amongst Participants/Principal Persons Covered whose Certificates have not terminated and who have not made any claim within the financial year. I/We understand that any distributed and allocated surplus shall be credited to Participant Investment Fund (PIF) for investment purposes.  
I/We agree to authorize Etiqa Family Takaful to delegate its right, duties and obligations to any third party as Etiqa Family Takaful deems fit for the purpose of achieving the objective to invest and manage this Family Takaful product, provided that, Etiqa Family Takaful will remain liable and responsible for all such rights, duties and obligations towards Me/Us.  
I/We also agree to appoint Etiqa Family Takaful to manage the Participant's Investment Fund (PIF) based on the contract of Mudarabah (profit-sharing) and that Etiqa Family Takaful will be paid an incentive fee for managing the performance, according to the following table:

Product Name	INCENTIVE FEE FROM INVESTMENT PROFIT IN PIF (where applicable)	
	Person Covered	Etiqa Family Takaful
Group Mutiara Plus Takaful		

9. Definitions:

- i. Tabarru' - "Tabarru'" is an Arabic word that means donation, gift or contributions. In this Takaful Contract, it means Contribution for the purpose of Takaful. This portion is placed in the Participants' Risk Fund (PRF).
- ii. Wakalah - "Wakalah" is an Arabic word that refers to a contract where a party, as principal authorizes another party as agent to perform a particular task or matter that may be delegated, with or without imposition of a fee. In the context of Takaful contract, this means that Participants and/or Principal Persons Covered (where applicable) appoint Etiqa Family Takaful to invest and manage the Participants' Risk Fund (PRF) on behalf of Participants and/or Principal Persons Covered (where applicable). Participants and/or Principal Persons Covered (where applicable) also authorize Etiqa Family Takaful to delegate the rights, duties and obligations to any third party as deemed fit by Etiqa Family Takaful. In the event of such delegation, Etiqa Family Takaful will remain liable and responsible for all such rights, duties and obligations towards Participants and/or Principal Persons Covered (where applicable). Wakalah fee will be deducted from the gross Contribution that Participants/Principal Persons Covered pay and the balance amount will be placed in the PIF and PRF based on predefined ratios.
- iii. Ju'alah - "Ju'alah" is an Arabic word that means wage contract. It is an exchange contract for a known or unknown task, that is difficult to precisely determine and for which payment is due only once the work has been completed. In relation to the contract of Takaful, it refers to the basis of distribution of surplus from the Participants' Risk Fund (PRF) which is agreed between Participants/Principal Persons Covered and Etiqa Family Takaful.
- iv. Mudarabah - "Mudarabah" is an Arabic word that means a contract between a capital provider (rabbul mal) and an entrepreneur (mudarib), under which the rabbul mal provides capital to be managed by the mudarib. Profit generated from the capital is shared between the rabbul mal and the mudarib according to a mutually agreed profit sharing ratio. Losses are borne by the rabbul mal provided that such losses are not due to the mudarib's misconduct, negligence or breach of specified terms. In relation to the Takaful contract, Etiqa Family Takaful acts as the mudarib while Participants/Principal Persons Covered are the rabbul mal in the sharing of investment profit from the PIF.

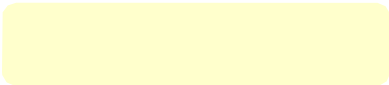
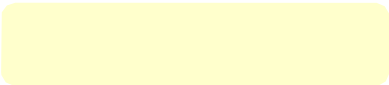
10. Sanction Limitation And Exclusion Clause

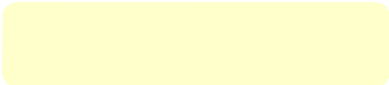
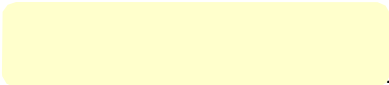
I/We understand and agree that Etiqa Family Takaful is entitled not to accept or process this application should I/We, person covered, assignee and nominee named found to be a prohibited person, meaning a person or entity subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which have the effect of prohibiting Etiqa Family Takaful from providing takaful coverage, transacting business with or otherwise offering any economic benefits to me/ us or any other beneficiaries or assignees under the relevant Certificate, and the decision of Etiqa Family Takaful shall be final.

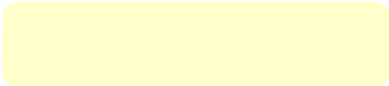
I/We further agree that in the event that Etiqa Family Takaful becomes aware subsequently that I/We, person covered, assignee and nominee named has become a prohibited person, Etiqa Family Takaful may block and/ or terminate the relevant Certificate, including but not limited to, making or receiving any payments under the relevant Certificate.

If an application is accepted or processed by Etiqa Family Takaful despite I/We, person covered, assignee and nominee named being a prohibited person, Etiqa Family Takaful shall be entitled to block and/ or terminate the relevant Certificate at any time, whether with effect from inception of the relevant Certificate or otherwise.

I/we hereby declare, after reading and understanding the rules pertaining to the Plan above, that I/we would like to participate in the Plan and agree to abide to the rules of the Plan. I/we agree to pay RM \_\_\_\_\_ per month as contribution for the Plan and consent for \_\_\_\_\_ deducting the same amount from my/our salary.

 Signature of Person Covered ..... Date .....	 Signature of Spouse ..... Date .....
Name of Principal Person Covered.....	Name of Spouse: .....

 Signature of Child 1 (if above 16 years) ..... Date .....	 Signature of Child 2 (if above 16 years) ..... Date .....
Name of Child 1.....	Name of Child 2: .....

 Signature of Child 3 (if above 16 years) ..... Date .....
Name of Child 3.....

[Signature Box] .....  
\*Signature of Witness

.....  
Date

Name: .....

NRIC No.....

\* Witness must be at least 18 years of age, of sound mind and cannot be a named nominee.

**H: DECLARATION BY TAKAFUL INTERMEDIARY / MARKETING / DISTRIBUTION**

In this section, "I" refers to the Takaful Intermediary / Marketing / Distribution Officer.

1. I hereby declare that the information contained in the application form is the only information given to me by the Person Covered and I have not withheld any other information which might influence the acceptance of this application.
2. In compliance with the Anti-Money Laundering, Anti-Terrorism Financing, and Proceeds of Unlawful Activities Act 2001 and Islamic Financial Services Act 2013, I hereby confirm that I have sighted the Person Covered's original NRIC, birth certificate, or passport and verified by me at the point of subscription.
3. I hereby confirm that I have explained to the Person Covered the information contained in the product disclosure sheet.

Name Takaful Intermediary/ : .....

Marketing / Distribution Officer

[Signature Box]  
Takaful Intermediary's/ Marketing / Distribution Officer's Signature

New NRIC No : .....

Takaful Intermediary's/  
Marketing / Distribution  
Officer's Contact No. : .....

Date : .....

**FOR ETIQA FAMILY TAKAFUL BERHAD'S USE ONLY**

Date Received in Head Office:

Monthly Contribution:

Inclusion Date

Approved Date:

Reviewed by:

**Etiqua Family Takaful Berhad** (199301011506)

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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Etiqua Online 1300 13 8888

Ahli Kumpulan

