

Service Guide for Family Takaful

Hong Leong Islamic Bank Berhad / Hong Leong Bank Berhad offers a range of Hong Leong MSIG Takaful Berhad (HLM Takaful) family takaful products through its branches nationwide. If you intended to participate in our family takaful products, our Personal Banker/Bank representative will assist you in following.

1

Before you participate in a family takaful product

Assist you in choosing the right takaful product

- ✓ Go through the Customer Fact Find form with you to better understand your takaful needs and financial goals
- ✓ Recommend a suitable family takaful product(s) after assessing your needs

Explain product features

- ✓ Explain the product features, applicable Shariah concept, benefits payable, exclusions, contributions and charges
- ✓ Provide Product Disclosure Sheet (PDS) to assist you in making informed decisions and to facilitate product comparison.

2

When you decide to participate in a takaful plan

Assist you with the takaful application

- ✓ Explain the importance of answering the questions in the proposal form fully and accurately
- ✓ Provide information on making a nomination (wasi and/or conditional hibah) to ensure benefits payable are received by your nominee or beneficiaries in the event of death
- ✓ Submit your application for underwriting after you have signed the proposal form
- ✓ Arrange for medical examination with one of HLM Takaful panel clinics, if required

Explain the certificate terms and conditions

- ✓ Your takaful certificate will be delivered to you (by hand or via post) within 14 working days from the certificate issue date
- ✓ Go through the certificate terms and conditions with you to ensure that this is the right Takaful plan that you have participated in

3

During the term of the takaful plan

Continuous certificate servicing

- ✓ Assist in submitting your service requests to HLM Takaful, e.g. certificate modifications, cancellation or surrender of the certificate, change of address, contact details and frequency of contributions payment

Assist you with making a takaful claim

- ✓ Assist in submitting your takaful claim forms and documents to HLM Takaful

If you have enquiries or require additional information, please feel free to contact HLM Takaful at 03-7650 1800 or e-mail to ReachUs@takaful.hongleong.com.my

Customer Portal for your Family Takaful plan:

Please visit HLM Takaful's corporate website at <https://www.hlmtakaful.com.my>. Once you are there, just click on the **HLM Takaful360°** banner for online access to your certificate information.