

PruBSN Aman - Frequently Asked Questions

Plan Features

1. What is PruBSN Aman?

PruBSN Aman is a yearly renewable family takaful plan which provides takaful coverage upon death. The claims costs are shared equally between the participants in the spirit of mutual assistance (*Ta'awun*). The payment will be deducted monthly, if any, from your Mutual Account based on total claims paid in that period.

2. How long is the coverage term?

PruBSN Aman is renewable up to 70 years old (age next birthday).

3. Who can participate in PruBSN Aman?

You can participate in this plan if you are a Malaysian citizen or permanent resident of Malaysia currently residing in Malaysia and aged from 19 to 65 years old (age next birthday).

4. I have a medical condition. Can I still participate in PruBSN Aman?

If you have any terminal medical conditions, you will not be able to participate in this plan.

5. How do I know if this plan suits me?

PruBSN Aman prepares you and your family for unexpected loss of life. It provides financial continuance for your loved ones to carry on even if you are no longer with them. If you are looking for an affordable pure protection family takaful plan with enhanced transparency, this is the plan that you may wish to enrol in. You should satisfy yourself that this plan will best serve your needs and the contribution payable is within your affordability.

6. How does PruBSN Aman work?

PruBSN Aman is based on the takaful concept whereby participants of the plan provide mutual assistance to one another during the time of misfortune in a transparent manner. Participants voluntarily commit to share the costs of claims to be advised by us from time to time. Once you have participated and have made the Advanced Contribution, a portion of your Advanced Contribution will be deducted as Upfront *Wakalah* Charge which is a charge for the services provided under your certificate, and the balance will be kept in your Mutual Account. You will also be advised on how much Monthly Share Deduction needs to be deducted from your Mutual Account to cover the claims amount as well as the *Wakalah* Claims Fee (not including any other *Wakalah* Charges). The total amount in computing the Monthly Share Deduction for a particular month may include claims amount from the preceding month(s) which has been brought forward as a result of the implementation of the Monthly Share Deduction Limit. We will also deduct an Annual *Wakalah* fee from your Mutual Account at every certificate anniversary.

The details of the deductions, charges and account balance will always be made available in the PruBSN Aman's mobile application for your viewing.

7. What is the exclusion applicable under this PruBSN Aman?

PruBSN Aman will not pay the Death Benefit if the death is directly or indirectly caused by suicide, while sane or insane.

8. What is the waiting period under this PruBSN Aman?

The coverage for the Death Benefit due to natural death will only start thirty (30) days after participating in this plan.

9. What is the sum covered or coverage amount offered under this PruBSN Aman?

PruBSN Aman pays the respective lump sum benefits:

- (i) Death Benefit - RM 7,000; which shall be paid to the nominee; and
- (ii) *Khairat* Benefit – RM 3,000; which shall be paid directly to the Funeral Service Manager should your next of kin exercise the option of utilising the funeral management service. If the funeral management service is not utilised, this *Khairat* Benefit will be paid to your nominee; and
- (iii) The amount left in your Mutual Account (if any); which shall be paid to the nominee.

10. How do I find out more about the features and benefits of PruBSN Aman?

Please refer to PruBSN Aman's Certificate Summary, Certificate Documents and Product Disclosure Sheet for more details.

11. How to participate in PruBSN Aman?

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You may participate in PruBSN Aman through PruBSN Aman's mobile application. For more details, please visit the website at <https://www.prubsn.com.my/en/our-products/products/PruBSNAman>.

Contribution and Charges

12. How much contribution do I need to pay?

Upon enrolment, you will only need to contribute RM120*, which shall be recognised as the Advance Contribution. When your Mutual Account balance falls below RM40*, you will be required to make a Top-Up Advance Contribution of RM60*. No further contribution required if your Mutual Account balance is above RM40*. The details of the deductions, charges and account balance will always be made available in the PruBSN Aman's mobile application for your viewing.

*It may be subject to change and we will give you 90 days advance notification prior to the revision.

13. Are the contributions paid for PruBSN Aman eligible for Income Tax Relief?

Yes, the contribution paid may qualify you for personal income tax relief, subject to the terms and conditions of the Inland Revenue Board of Malaysia.

14. What are the charges under PruBSN Aman?

Below are the charges under PruBSN Aman:

Type	Amount
Upfront <i>Wakalah</i> Fee	RM30 upon enrolment
Annual <i>Wakalah</i> Fee	RM15 upon renewal
<i>Wakalah</i> Claims Fee	Up to 4% of claim payable in each month

It may be subject to change and we will give you 90 days advance notification prior to the revision.

15. Is Sales and Services Tax (SST) chargeable for PruBSN Aman?

SST is not chargeable for PruBSN Aman. However, taxes may be imposed at any time on any part of the contribution, or any payment due and payable by you for this plan. If so, you shall pay the taxes at the applicable prevailing rate.

Nomination

16. Why is it important to make a nomination?

Nomination is important to ensure that your loved ones will receive the protection as intended by you and that certificate benefits can be paid out by PruBSN without any delay. Without a nomination, the certificate benefits will be paid out to your lawful executor or administrator to distribute it in accordance to the applicable laws of distribution. It is important for you to inform your nominee about the certificate benefits and nomination.

17. Who can I nominate for my certificate?

- (i) The nominee has to be an individual. Nomination of an organization is not allowed.
- (ii) If your nominee is below the age of 18 (eighteen) at the point of claim, the benefits will be paid to the surviving parent or a proper claimant i.e. legal guardian, subject to the relevant legal evidence/supporting documents.

18. How to make a nomination?

You can decide who you wish to be the nominee to receive the benefits by submitting the details via the PruBSN Aman mobile application.

Claims and Funeral Management

19. What is the claims procedure?

The claimant must submit the claims via the PruBSN Aman mobile application with the complete documentations which are listed in the PruBSN Aman mobile application.

20. How do I check my claim status or further clarify any doubts regarding the claim decision?

You may check your claim status via the PruBSN Aman's mobile application.

However, if you have any doubts regarding the claim decision, please call our Customer Service line at 03 2053 7188 (Monday to Friday, 8.30a.m. - 5.15p.m.) or email to customer@prubsn.com.my.

21. How long will it take for a claim to be processed?

Normally it takes up to 14 working days upon complete documentation.

22. What are the documents needed for claim?

Nominees NRIC, nominees e-credit details and certified true copy of death certificate. If your nominee is below the age of 18 at the point of claim, proof of relationship (in case of claimant is surviving parent) or Legal Guardianship Letter is needed. The list of documents needed are also available in the PruBSN Aman's mobile application.

23. How does the funeral management services work?

Funeral management services are being made available for all participants of this plan. If death occurs, your next of kin can contact the third-party funeral management service provider. Note that the dealings between your next of kin with the third-party funeral management service provider shall be taken as separate and we shall not be held liable should there be any issues in relation to the funeral management service implemented. For more details, please visit the website at <http://www.myangkasamukmin.my/>.

24. Would my next of kin be required to make payment to the third-party service provider mentioned above for the services provided?

No payment is required for the common services that the third-party services provider provides. RM3,000 will be paid to the funeral service provider if your next of kin utilizes its services for common funeral management and this is the amount stated as *Khairat* Benefit under this plan. If the funeral services is not utilised, the *Khairat* Benefit shall be paid to your nominee together with the Death Benefit.

Withdraw from Participation, Termination and Revival

25. Can I withdraw from the participation?

You may withdraw from the participation at any time that you wish. If you withdraw from the participation within the first 15 days after participating in this plan, we will refund the Advance Contribution paid. However, if you choose to withdraw from your participation at any point after the 15 days, we will keep providing you the coverage until the first day of the next calendar month after your notification and we will return to you any amount left in your Mutual Account minus Monthly Share Deduction of that particular month (if any).

26. Under what circumstances will my PruBSN Aman certificate terminate?

Your certificate terminates automatically (whichever happens first):

- on the Certificate Renewal Date when you are 70 years old (age next birthday); or
- when this certificate lapse due to non-payment of Top-Up Advance contribution up until the first day of the next calendar month after the notification; or
- upon payment of the amount in your Mutual Account following your notification to withdraw from participation; or
- upon your death; or
- upon cancellation following the notice from us.

27. Can I revive my certificate?

No, you will not be able to revive the certificate. Therefore, it is important that you pay your Top-Up Advance contribution on time. Alternatively, you may participate by submitting a fresh application for a new PruBSN Aman certificate where the Upfront *Wakalah* Fee shall be applicable.

Renewal

28. Is PruBSN Aman a guaranteed renewal plan?

Your certificate will be renewed automatically at each Certificate Renewal Date.

We may terminate the plan by giving 90 days advance notification to you. All benefits under your certificate will cease to be payable immediately following the expiry of the 90 days' notice.