

PRUBSN AMANI - FREQUENTLY ASKED QUESTIONS

Product Features and Benefits

1. What is PruBSN Amani?

PruBSN Amani is a 1-year group term Takaful plan which offers essential protection to Covered Members in the unfortunate event of death. This plan serves as a safety net to keep your loved ones financially protected when you are no longer around. PruBSN Amani is a Shariah-compliant product.

2. Who is eligible to participate in PruBSN Amani?

- Covered Members who are between the ages of 19 and 60 years old (Age Next Birthday); and
- Bantuan Keluarga Malaysia (BKM) recipients of Perlindungan Tenang Voucher (PTV) RM75.

3. How much is the contribution for PruBSN Amani?

The contribution is RM75 one-off and payable through redemption of Perlindungan Tenang Voucher (PTV).

4. What benefit does PruBSN Amani provide?

Benefits	Period of Coverage	Amount of Benefit (RM)
Natural Death Benefit	First month – Fourth month	Natural death benefit is not payable
	Fifth month – Twelfth month	15,000
Accidental Death Benefit	First month – Twelfth month	30,000
<i>Khairat</i> Benefit	First month – Twelfth month	1,700

5. How do I sign-up for this plan?

The enrolment is hassle-free, simple and accessible. Eligible customers will receive an SMS from PruBSN which consists a link and here are the enrolment steps:

- Click on the link in SMS.
- Enter pin (last 4 digits of mobile number & last 4 digits of NRIC) as instructed.
- Click “Step 1” to view and understand the e-notification pack.
- Click “Step 2” to redeem your Perlindungan Tenang Voucher and participate in PruBSN Amani.

Note: The SMS Reminder will be sent after 7 days and 14 days from the first SMS received if you have not responded to participate in PruBSN Amani.

6. I am eligible for the Perlindungan Tenang Voucher of RM75. However, I did not receive the SMS from PruBSN.

The SMS will be sent by batches. If you are interested to participate in PruBSN Amani, you may contact our Customer Service Representative at 03-2775 7188 (Monday to Friday, 8.30a.m. – 5.15p.m.) or email to customer@prubsn.com.my to check your status or eligibility.

7. I have received the SMS. However, I accidentally deleted the SMS invitation. What should I do?
You will receive the SMS Reminder after 7 days and 14 days from the first SMS.
8. How do I pay the contribution?
- Upon participating, you will be able to utilise your Perlindungan Tenang Voucher as the payment of contribution.
 - You will receive SMS from PruBSN on your voucher redemption status. If your redemption is successful, you will receive SMS notification of your certificate number within the next 2 working days.
9. Can I contribute to this plan on a monthly basis?
Contribution of PruBSN Amani is one-off and payable by utilizing the Perlindungan Tenang Voucher of RM75.
10. What should I do if I wish to continue my coverage under PruBSN Amani upon expiry of my coverage?
The coverage for PruBSN Amani is for one year. We will announce if there are changes or enhancements available for you to continue the coverage upon expiry.
11. How do I find out more about the features and benefits of PruBSN Amani?
- You may refer to Product Disclosure Sheet (PDS), Master Certificate Summary and other product materials at www.prubsn.com.my. During the sign-up process, you will be directed to view the said documents by clicking on the secured link provided in the SMS sent to you; or
 - You may contact at:
 - Customer Service Representative at 03-2775 7188 (Monday to Friday, 8.30a.m. – 5.15p.m.); or
 - email at: customer@prubsn.com.my
12. Am I entitled to receive surplus?
You are entitled to receive any distributable surplus from the *Tabarru`* Fund inclusive of investment profit (if any) after the end of financial year. Together with other Covered Members, you are entitled to 50% of the distributable surplus and PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru`* Fund. Your portion of the distributable surplus will be credited directly to your bank account via e-credit. The exact amount of distributable surplus will be determined annually and is subject to approval by both PruBSN Shariah Committee and Board of Directors.
- If there is a deficit arising from the *Tabarru`* Fund, we will not pay any surplus for that financial year. Instead, we will provide a *Qard* (interest free loan) to cover the loss and will carry forward this *Qard* to the following financial year. We may then use any future surplus to pay off the *Qard*. Any remaining balance of the surplus will be treated as distributable surplus.
13. Are the contributions paid for PruBSN Amani eligible for Income Tax Relief?
As the contribution paid is through redemption of Perlindungan Tenang Voucher, hence it is not eligible for Income Tax Relief.

14. What is the charge(s) under PruBSN Amani?
Upfront *Wakalah* Charge of 30% will be taken from your contribution and the remaining 70% of the contribution will be allocated into the *Tabarru`* Fund as the *Tabarru`* Deduction.
15. I have a medical condition. Can I still participate in PruBSN Amani?
Yes, you may participate because there will be no health-related questions required for you to fill up upon sign up. However, the Natural Death benefit is subject to Waiting Period i.e. the Benefit will not be payable upon Natural Death incurred during the first four months of coverage.
16. What are the exclusions for PruBSN Amani?
Please refer to the Product Disclosure Sheet and Master Certificate Summary for more details.
17. How do I receive my Master Certificate Summary after participated in PruBSN Amani?
You be able to view the Master Certificate Summary and other product materials at www.prubsn.com.my OR by clicking on the secured link provided in the SMS during the sign-up process.
18. How can I update my contact and e-credit details?
- a. You may update your details by contacting us at:
 - i. Customer Service Representative at 03-2775 7188 (Monday to Friday, 8.30a.m. – 5.15p.m.); or
 - ii. Email us at: customer@prubsn.com.my; or
 - iii. Write to us at:
Customer Service
Prudential BSN Takaful Berhad 200601020898 (740651-H)
Level 13, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur.
 - b. You may visit to the nearest PruBSN/Prudential branches; or
 - c. If you are an existing PruBSN customer, you may update your details via PruBSN customer web portal PruBSN Touch at app.prubsn.com.my
- We courage you to furnish your e-credit details with us for any Distributable Surplus in future, if any.
19. I have an existing PruBSN Amani certificate, can I participate in another one?
You can only participate in one certificate per coverage term for PruBSN Amani.
20. Who may I contact if for I have any enquiries and require additional assistance?
You may contact our Customer Service Representative at 03-2775 7188 (Monday to Friday, 8.30a.m. – 5.15p.m.) or email to customer@prubsn.com.my

Nomination

1. 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. The nominee can be either an executor (*wasi*) or a beneficiary under a conditional Hibah (Gift). 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. The process may take a while.

It is important for you to inform your nominee about the certificate benefits and nomination.

2. Who can I nominate for my certificate?

The nominee must be an individual or individuals. Nomination for an organisation is not allowed. It is important for you to carry out the nomination as this will ease your claims process.

3. Can I nominate my children?

Yes, you can. But it is advisable for you to nominate adults (18 years old and above) for your certificate. If the nominee is under 18 years old during claim submission, the certificate benefits will be paid to your lawful executor or administrator or the other surviving parent to distribute it in accordance to the applicable laws of distribution.

4. How do I make a nomination?

- a. You may visit to the nearest PruBSN/Prudential branches; or
- b. You may submit the nomination form, Signature Declaration Form and nominee's copy of IC via email and follow the steps below:
 - i. Download the nomination form and Signature Declaration Form from PruBSN corporate website www.prubsn.com.my.
 - ii. Fill in the nomination form and Signature Declaration Form. Please ensure that you understand the difference between nominating an individual to receive the takaful benefit as *Wasi* (Executor) or as *Hibah* (Gift). Tick the box accordingly.
 - iii. Email the completed document to customer@prubsn.com.my together with nominee's copy of IC.
 - iv. You will be notified once we have updated your nomination.

5. What should I do if my nominees pass away?

You need to update us with new nominee(s) by following the steps in item number four (4).

Claims

1. To whom will my PruBSN Amani certificate benefit be payable in the event of claim?

Upon approval of death claim, the certificate benefit will be paid to your nominee(s) or your lawful executor or administrator (if no nomination is made).

It is important for you to inform your nominee about the certificate benefits and nomination.

2. How my beneficiary(ies) shall make a claim?
 - a. Your beneficiaries may refer to the nearest PruBSN/Prudential branches.
 - b. Or your beneficiaries may refer to PruBSN claims guide on Death Claim from PruBSN corporate website www.prubsn.com.my. Alternatively, your beneficiaries may email the request to customer@prubsn.com.my or contact PruBSN Customer Service Representative at 03 – 2775 7188 (Monday to Friday, 8.30a.m. - 5.15p.m.)

3. How could my beneficiary(ies) check claim status or clarify any doubts regarding claim decision?

Your beneficiaries may check claim status via the following channels:

 - a. Contact PruBSN Customer Service Representative at 03 – 2775 7188 (Monday to Friday, 8.30a.m. - 5.15p.m.); or
 - b. Email at customer@prubsn.com.my; or
 - c. Visit the nearest PruBSN/Prudential branches.

4. How long will it take for the claim to be processed?

It takes 5 working days for claim payout upon receipt of complete documents as required by PruBSN.

5. What are the documents required to be submitted upon claims?
 - a. Document(s) to be submitted are depending on the type of claims as listed below.

Type of Document	Type of Claims		
	Khairat Benefit	Natural Death	Accidental Death
Certified True Copy - Death Certificate	√	√	√
Claimant's copy of IC	√	√	√
Police Report	X	X	√
Claims Form with e-credit details	√	√	√
Medical Attendant's Certificate	X	√	√

Please ensure that all information is accurate and documents are complete for smooth claims process.

- b. For certificate without nomination, the Certified true copy of proof of relationship (Marriage Certificate or Birth Certificate) for all claimant(s) will be required.

Cancellation and Termination**1. Can I cancel my certificate?**

You may cancel your certificate within the first 15 days after the certificate has commenced. PruBSN will reverse the utilisation of the Perlindungan Tenang Voucher. However, if you cancel after the 15 days free-look period, PruBSN will not reverse the utilisation of the Perlindungan Tenang Voucher. Instead, PruBSN will continue to provide you with coverage until the certificate expiry date.

2. Under what circumstances will my PruBSN Amani certificate be terminated?

Your certificate terminates automatically (whichever happens first):

- i. upon death of the Covered Member; or
- ii. on the Covered Member's takaful coverage expiry date which is 1-year from Covered Member Effective Date; or
- iii. upon receipt of a written instruction from the Covered Member to terminate his/her takaful coverage within the 15 days free-look period.