

PruBSN Lindung - Frequently Asked Questions

Plan Features

1. What is PruBSN Lindung?

PruBSN Lindung is a group term takaful plan. The Covered Members of this plan are eligible Employees Provident Fund (EPF) members from age next birthday of 19 to 60, who have participated in this plan. PruBSN Lindung is a one year plan which covers death and Total and Permanent Disability (TPD). PruBSN Lindung is a Shariah-compliant product.

2. What benefit does PruBSN Lindung provide?

Benefits		Sum Covered
Death Benefit	In the event of Covered Member's death, 100% of the sum covered will be payable from the <i>Tabarru`</i> Fund.	RM10,000 to RM100,000 (in multiples of RM5,000)
Total and Permanent Disability (TPD) Benefit	In the event of Covered Member suffering from TPD, 100% of the sum covered will be payable from the <i>Tabarru`</i> Fund. <i>Note: Payment of this benefit will reduce the Death Benefit.</i>	

3. Who is eligible to participate in PruBSN Lindung?

You can participate in this plan if you are a member of Employees Provident Fund (EPF) and aged from 19 to 60 (age next birthday), subject to terms and conditions by EPF.

4. How to participate in PruBSN Lindung?

Sign-in to EPF i-Akaun Portal > go to i-Lindung tab > select PruBSN Lindung > complete details at PruBSN portal > complete authorisation for withdrawal from EPF Account via EPF i-Akaun Transfer Gateway.

5. How does PruBSN Lindung work?

PruBSN Lindung is based on the takaful concept whereby Covered Members provide mutual assistance to one another in time of misfortune. A portion of your contribution will be deducted as upfront *Wakalah* charges, a charge for the services provided under your certificate, and the balance will be kept in the *Tabarru`* Fund as *Tabarru`* Deduction. The pool of money in the fund will be used to pay for claims made by fellow participants. You may be entitled for any distributable surplus from the *Tabarru`* Fund, if any. Please refer to Question 6 for more details.

6. Do I get to enjoy surplus?

You are entitled to receive any distributable surplus from the *Tabarru`* Fund, if any. Together with other Covered Member, you are entitled to receive 50% of the distributable surplus and PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru`* Fund. 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, PruBSN will not pay any surplus for that financial year. Instead, PruBSN will provide a *Qard* (interest free loan) to cover the loss and will carry forward this *Qard* to the following financial year. PruBSN may then use any future surplus to pay off the *Qard*. Any remaining balance will be treated as distributable surplus.

7. How do I find out more about the features and benefits of PruBSN Lindung?

Please refer to the Product Disclosure Sheet, Master Certificate and Certificate Summary for more details.

8. Can I change the sum covered for my PruBSN Lindung certificate?

You are not allowed to amend the sum covered during the coverage term. However, if you wish to get additional protection, you may consider participating in another PruBSN Lindung certificate or you may contact PruBSN to find out about other products offered by PruBSN.

9. Is waiting period applicable for PruBSN Lindung?

No waiting period is applicable for the benefits under PruBSN Lindung.

10. What are the exclusions for PruBSN Lindung?

Please refer to the Product Disclosure Sheet, Master Certificate and Certificate Summary for more details.

11. Can I participate in PruBSN Lindung from my PruBSN agent?

No, this is an online self-enrolled plan offered through EPF i-Akaun Portal only.

Contribution and Charges

12. How much contribution do I need to pay?

Kindly refer to the Product Disclosure Sheet for the contribution for this plan. The contribution payable is subject to the Covered Member's entry age, gender and sum covered chosen.

13. How can I pay the contribution for the plan?

The payment of the contributions for the plan can be made via withdrawal from Employees Provident Fund (EPF) Account.

14. Is Sales and Services Tax (SST) chargeable for PruBSN Lindung?

SST is not chargeable for PruBSN Lindung. 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.

15. Are the contributions paid for PruBSN Lindung 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.

16. What are the charges under PruBSN Lindung?

Upfront *Wakalah* Charge of 15% will be taken from your contribution and the remaining 85% of the contribution will be allocated into the *Tabarru`* Fund as the *Tabarru`* Deduction.

Underwriting

17. Do I need to undergo any medical, health or financial assessments to participate in PruBSN Lindung?

You do not need to undergo any medical or health assessments to participate in PruBSN Lindung. However, Anti-Money Laundering assessment will apply and will be conducted by PruBSN.

18. What happens if I wrongly / mistakenly declare wrong information?

When answering any questions asked by PruBSN, you must disclose all relevant facts to the best of your knowledge and in good faith and no material information is withheld and it shall be the basis of the contract for the takaful coverage. PruBSN may verify the information and declarations provided by you and may terminate this certificate if incorrect information is provided. Kindly refer to the Master Certificate and Certificate Summary for more details on misrepresentation/fraud.

19. I have an existing PruBSN Lindung certificate, can I participate in another one?

You can participate in multiple PruBSN Lindung certificates up to a combined coverage amount of RM 100,000.

Certificate Servicing

20. After I have participated in PruBSN Lindung, who may I contact for certificate servicing?

You may perform certificate servicing such as change of contact details, change of address and cancellation of certificate by calling, writing-in or walking into any of Prudential or PruBSN branches. Please refer to Question 22 for more details.

21. How do I receive my Certificate Summary after participated in PruBSN Lindung?

Once your participation has been successful, you will receive instant confirmation and will receive the Certificate Summary via email. You will also be able to view the Certificate Summary under 'My Coverage' in EPF i-Akaun Portal.

22. Can I cancel the certificate after participating?

You may choose to cancel your certificate by calling, writing-in or walking into any of Prudential or PruBSN branches at any time that you wish. If you cancel your certificate within the first 15 days after participating in this plan, PruBSN will refund the contribution paid.

However, if you choose to cancel your certificate at any point after the 15 days, PruBSN will refund the unutilised *Tabarru`* deduction, if any, expressed as a percentage of the contribution paid as shown in table below:

Number of months from the Effective Date of Covered Member's Takaful Certificate	Unutilised <i>Tabarru`</i> deduction (% of contribution paid)
1	77.9%
2	70.8%
3	63.8%
4	56.7%
5	49.6%
6	42.5%
7	35.4%
8	28.3%
9	21.3%
10	14.2%
11	7.1%
12	0.0%

You will receive this refund via your EPF Account if the payment are due to be payable before attaining age 55 years old else it will be credited to your bank account, according to the bank account details which you provide to PruBSN. The refund will also be credited to your bank account if your EPF Account is inactive when payment is due to be payable.

Please note that you will not be able to revive the certificate after you have cancelled it. This means you are no longer covered under the plan. If you decide to participate again, you will need to submit a new application for enrollment. Please carefully consider if cancelling the coverage is the best decision for you.

Nomination

23. 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.

24. 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.

25. How to make a nomination?

You can decide who you wish to be the nominee(s) to receive the benefits by completing the nomination form with a witness and submit it via the following channels or any other channel PruBSN may make available to you from time to time:

- a) walk-in to any of the Prudential or PruBSN Branches; or
- b) email to customer@prubsn.com.my.

The nomination form will be made available to you:

- a) at Prudential or PruBSN Branches; or
- b) on PruBSN corporate website at <https://www.prubsn.com.my/>; or
- c) in the email you will received upon issuance of your Certificate.

Claims

26. How do I submit claims?

For a claim on Death Benefit or Total and Permanent Disability (TPD) Benefit:

The claimant may register a claim by writing-in or walking into any of Prudential or PruBSN branches, along with the supporting documents.

27. What are the documents needed for claim?

For a claim on Death Benefit:

The claimant is required to submit the following:

- 1) Death Claim Form - signed by the claimant (person who is making the claim)
- 2) Medical Attendance Certificate - signed by the doctor who last treated the deceased
- 3) Certified true copy of Death Certificate - to be certified by PruBSN branch staff or Executive/Business Development Manager
- 4) Copy of Claimant's MyKad (if there is no nomination)
- 5) Copy of Deceased's MyKad
- 6) Certified true copy of proof of relationship (Marriage Certificate, Birth Certificate, Children of Claimant, Parent of Deceased) for all claimant (if there is no nomination)
- 7) Direct Credit Facility Form completed by nominee/claimant
- 8) Other supporting test/Laboratory Report: Biopsy, MRI, scan and investigation results (where applicable)

For a claim on Total and Permanent Disability Benefit:

Claimant is required to submit the following:

- 1) Front and back of NRIC image
- 2) Selfie image holding IC/NRIC verification
- 3) Copy of Bank Passbook / Bank Account Statement (front page)
- 4) Total and Permanent Disability Confidential Medical Certificate - completed and signed by doctor who treated the Covered Member
- 5) Other supporting reports - Latest physiotherapy/rehabilitation progress, doctor referral letters, blood tests, urine tests, biopsy, MRI, CT Scan, ultrasound and all investigation reports (where applicable)
- 6) Certified true copy of the employment termination letter or medically boarded out letter.

Relevant claim forms can be downloaded from PruBSN corporate website at <https://www.pruBSN.com.my/>.

PruBSN may request for other relevant supporting documents, information or to view the original documents whenever necessary.

28. How long will it take to process a claim?

Upon receiving the complete documents, the claim payment will be processed within 13 working days.

Termination

29. Under what circumstances will my certificate terminate?

The certificate terminates automatically (whichever happens first):

- a) upon death of the Covered Member; or
- b) on the Covered Member's takaful certificate expiry date; or
- c) upon full payment of the Death Benefit Sum Covered under the certificate; or
- d) when the takaful coverage for the Covered Member is voided or cancelled; or
- e) upon receipt of a written instruction from the Covered Member to terminate / surrender the takaful coverage.

30. What should I do if I wish to continue my coverage under PruBSN Lindung upon expiry of my certificate?

Subject to your prevailing eligibility, you may choose to participate in another PruBSN Lindung plan with the underwriting and waiting period (if any) waived, subject to the following conditions:

1. You are participating in the same plan as the existing takaful certificate with the same benefits and Sum Covered upon re-participating; and
2. You pay for the contribution based on your attained age at the next birthday at the point of re-participating; and
3. No claims have been registered under the existing Takaful Certificate.

If you are eligible to continue with your coverage upon expiry of the certificate, PruBSN will reach out to you prior to the expiry of your existing Takaful Certificate with more details on the process. You must complete the re-participating process when your existing Takaful Certificate is still in force. An endorsement slip will be issued to you when the new Takaful Certificate takes effect.