

FWD Cashback Add-On Rider

MY Certificate



FWD Cashback Add-On Rider is an 'Endorsement' to Certificate No. XXXXXXXXXXXX.

Read it to understand all the benefits as well as the important terms and conditions that apply to your takaful cover. Don't worry, we've made it as easy to read as possible.

If you need help, call our hotline: 1300 13 7988



Quick reference

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FWD Cashback Add-On Rider

Thank you for choosing FWD Takaful Berhad. We're pleased to manage your takaful protection plan, so you can celebrate living.

Your FWD Cashback Add-On Rider Takaful

This rider provides maturity benefit upon survival of the certificate owner (main person covered) until the rider certificate expiry date as stated in the rider takaful schedule.

Part of your certificate

This rider is a part of your base certificate if we've agreed to provide it to you. The details of your rider will be shown in the **FWD Cashback Add-On Rider Takaful Schedule** attached to your rider certificate.

All of the terms of your base certificate will also apply to this rider. By reading your contract carefully, you'll know exactly what you're covered for.

Who's covered under your rider

Person covered

We'll pay the sum covered upon your survival to the expiry of the rider certificate.

The person covered under this rider is the certificate owner of the base certificate, who is the main person covered under the base certificate. This means you can only receive benefits under this rider and make changes to it only if you're the base certificate owner.

Easy to read

We're here to change the way you feel about takaful – starting with this document. We've made it easy to read, so you can understand your benefits and what you're covered for.

If you've any questions

If you still have any questions after you have read this certificate, please call our **Service Hotline at 1300 13 7988** – we're here for you.



What you're covered for

This section refers to the coverage benefits you're entitled to. General exclusions may also apply – see [page 4](#) (what we don't cover) for details.

Your rider benefits

Your rider provides the following benefit. This benefit is provided in addition to your base certificate benefits.



Maturity Benefit

Upon your survival to the expiry date of the rider certificate, we'll pay the maturity benefit to you in one lump sum.

Description of benefit

Maturity Benefit

We will pay the maturity benefit if the certificate owner survives on the expiry date as stated in your **FWD Cashback Add-On Rider Takaful Schedule**, while the certificate is in place.

What we pay

We will pay to you maturity benefit as stated in the Takaful Schedule at the end of your certificate term in lump sum.

What happens next

Your rider certificate will terminate.



Your contributions

This section explains your contributions and what happens when you miss paying a contribution.

Paying your contributions

Your contributions are the amount you pay for your protection. It is important to pay your contributions on time, so your rider certificate stays active and you continue to be covered.

Your contributions pay for any wakalah fee (the fee you pay us for acting as your agent) and your tabarru' (the donation you pay for takaful) charges. The amounts are shown in your **FWD Cashback Add-On Rider Takaful Schedule**.

We've outlined when you need to pay your contributions and what happens if you don't pay.

Amount and due date

Your **FWD Cashback Add-On Rider Takaful Schedule** shows the amount you need to pay and the due date for your contribution payments.

Contribution rates are not guaranteed

The contribution stated in your **FWD Cashback Add-On Rider Takaful Schedule** are not guaranteed. This means we can change the contribution rates by giving you 3 months' notice in writing. We'll change this on the next certificate anniversary after the 3 months' notice period.

When you need to pay your rider contributions

You need to pay your contributions for this rider at the same time as you pay your contributions for your base takaful certificate (annually or monthly).

You can change your chosen payment frequency any time – if you do, then your contributions payment frequency for both base certificate and rider will be changed. Please refer to "Changing your contribution payment method or frequency" in your base certificate to know how to do so.

Your payment term and certificate term

Your payment term is how long you need to pay your rider contributions for. You may refer to your **FWD Cashback Add-On Rider Takaful Schedule** for the payment term and the certificate term of this rider.

What happens if you don't pay on time

You need to pay your rider contributions and the base certificate contribution by the due date. We give you a 60-day grace period after the due date to pay your contribution. Your rider and base certificate will continue if you pay your overdue contribution within this 60-day period.

If we do not receive your full contribution within this period, we'll cancel your rider and base certificate, and your rider and base certificate ends from the date the contribution was due.

If your rider ends because you missed a contribution payment, we'll refund you the allocated tabarru' since inception of this rider and you cannot reinstate (restart) your rider certificate.



Making a claim

Need to make a claim? Read this section to find out what you need to do.

What we'll pay

We will pay the maturity benefit to you after the expiry of the base certificate, provided no claim is made by the certificate owner (main person covered) within the certificate term.

We're here for you

You can always call our [Service Hotline at 1300 13 7988](tel:1300137988) for help or for any queries.

What we don't cover

This rider has no exclusions. However, if you as certificate owner dies or suffers TPD during the rider certificate term, benefit under this rider will not be payable and this rider will be terminated on the date you passed away or the date you suffer TPD.



Starting and ending your rider

This section explains when your rider starts and ends. We also outlined when you can reinstate your rider after it has ended.

When cover starts under your rider

We start the rider cover on the commencement date as shown on the **FWD Cashback Add-On Rider Takaful Schedule**. Benefit under this rider will only be payable when rider and base certificate reaches expiry date.

When your rider cover ends

The rider cover ends on the earliest of the following:

- On the expiry date of the rider as shown on your Takaful Schedule;
- On termination of the base certificate;
- The death or TPD of certificate owner (main person covered); or
- on the date the rider is surrendered.



You'll only be able to receive the benefit under this rider if you as the certificate owner survive until your base certificate has reached the expiry date.

Cancelling your rider certificate

15-day free-look period

If you aren't completely satisfied with your rider certificate, you've 15 days from the date you receive your rider certificate to cancel it and receive your contributions back.

What you need to do

- To cancel during the free-look period, you may tell us by sending an email to contact.my@fwd.com.my, or by calling our **Service Hotline at 1300 13 7988** so that we can advise you on the cancellation process.
- We need to receive your free-look termination request within 15 days from the date you receive the rider certificate.

What we'll do

We'll refund you any contributions paid by you for this rider. We'll cancel your rider certificate, and you'll not be able to reinstate (restart) your rider after you cancel it.

Refund of tabarru' if it ends early

This rider does not have any cash value. If you choose to end this rider, we'll pay the rider's allocated tabarru' and unearned wakalah fee (if any) to you. If you cancel the base certificate, this rider will be cancelled too.

What you need to do

- Submit your request through our customer portal; or
- Provide us with the required form.

What we'll do

- Review your request and cancel your rider certificate.
- We'll pay the rider's allocated tabarru' in the Participants' Risk Fund (PRF) and unearned wakalah fee (if any) to you.

What happens next

- Your rider certificate will end on the date we cancel your certificate.
- You'll not be able to reinstate (restart) your rider after you cancel it.

If we do not have your banking details, then we will transfer the monies to Registrar of Unclaimed Moneys.



Keeping it legal

In this section, we explain the important legal rights and obligations under your rider.

We rely on your information

Read all parts of your certificate to make sure they are correct

This rider is based on the information you gave us during the application process. It is important that the information is correct, and you were truthful and accurate with all provided information. This information helped us to decide if you were eligible for the rider, and how much you need to pay.

You should let us know immediately if the information you gave us during the application, was inaccurate, misleading, or exaggerated. You should also let us know immediately if the information you gave us changes after your rider is active.

You need to provide correct and complete information

You have:

- a duty of disclosure;
- a duty to take reasonable care not to make a misrepresentation; and
- a duty to take reasonable care when answering our questions, or when you confirm or amend any information you've given to us.

If you don't, we may dispute your claim, and your benefits under your rider may be affected. In some cases, we may cancel the rider under the remedies provided in the Islamic Financial Services Act 2013. See [page 7](#) (disputing payments) for more details.

If we're given the wrong age or gender

If we discover that we're given the wrong age or gender, we'll first work out the contribution amount that you would have paid if we had been given the correct age and gender when you applied.

We'll then adjust the sum covered amount of the benefit to reflect this correct contribution amount. We may also ask you to pay the difference if the correct contribution is insufficient to continue your rider coverage.

If you were not eligible for takaful cover at the correct age and gender, we can declare that the rider certificate is void. If we do, we'll cancel your rider certificate and treat it as having never existed. We'll refund you the following:

- all rider's tabarru' deducted with respect to the person covered from the PRF; PLUS
- unearned wakalah fee; LESS;
- the total surplus distributed (if any) and any claims paid from PRF under this rider from the commencement date; LESS
- any medical examination fees we've paid.



If you need to change your information, or if you have any questions, please **1 300 13 7988**.

Disputing payments

We can dispute the validity of your rider in certain circumstances outlined Schedule 9 of the Islamic Financial Services Act 2013. If we do, we can declare that the contract is void and treat it as having never existed. You'll not be entitled to any rider benefits.

If you:

- did not provide accurate and truthful information;
- gave us misleading or exaggerated information; or
- made any misrepresentation;

we can dispute any claim within the first two years of the rider.

The two years starts from the commencement date.

If you:

- made a fraudulent statement on a material matter; or
- fraudulently suppressed or omitted a material fact;

within your application, we can dispute any payment at any time.

Material matters and facts

A material matter or material fact is one that would have caused us to:

- refuse to issue the rider to you; or
- ask you to agree to special terms on your rider before we issue the rider;

if you had told us about it.

What we'll do

- If we dispute your rider cover due to misrepresentation or any other reason(s), we'll review your rider certificate and decide if we've any reason to declare it void. If we do, we'll cancel it and treat it as having never existed.
- We'll refund you the following:
 - all rider's tabarru' deducted with respect to the person covered from the PRF; PLUS
 - unearned wakalah fee; LESS
 - the total surplus distributed (if any) and any claims paid from PRF under this rider from the commencement date; LESS
 - any medical examination fees we've paid.

Notice under the Personal Data Protection Act 2010

This refers to the Notice to Customers Relating to the Personal Data Protection Act 2010 ('PDPA notice') attached to your rider.

You agree to the content of the PDPA notice, as well as consent and authorise us to the collection, processing and sharing of all your personal data, such as:

- your full name;
- your identity card number;
- your address details; and
- your medical records;

as stated in PDPA notice.

Your right to ask for more information

You can ask us to see, or correct, the personal data we hold. You can also ask us for information about:

- our personal data protection policies and practices; and
- the kinds of data held by us.

You need to fill-in and send us a data access request form.

Your right to ask us to stop using your personal data

You've the right to ask us to stop using the personal data under your rider. If you do ask us to stop, we'll:

- stop using your personal data, and destroy it (unless we're required to retain it by law);
- end the rider certificate; and
- surrender your rider certificate and refund you the all the rider's tabarru' allocated into the PRF and unearned wakalah fee.

To ask us to stop, you need to send us a request in writing.

Changes to the PDPA notice

We may amend the PDPA notice at any time, and the changes will apply to you. If we do make a change, we'll communicate the change on our website, or by any other method we choose.

For more information,

call our hotline or
check out our website at

fwd.com.my



Call our service hotline

1300 13 7988

9 am – 6 pm

Monday to Friday

Exclude Weekend and
Public Holidays



Already a customer?

Simply log on to our
customer portal

About FWD Takaful Berhad

FWD Takaful Berhad (“FWD Takaful”) is part of FWD Group, a pan-Asian life insurance business with more than 13 million customers across 10 markets, including some of the fastest-growing insurance markets in the world. The company is focused on making the insurance journey simpler, faster and smoother, with innovative propositions and easy-to-understand products, supported by digital technology. Through this customer-led approach, FWD is committed to changing the way people feel about insurance and takaful. FWD Takaful is a takaful provider in Malaysia that offers family takaful services, licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Visit fwd.com.my.

The benefit(s) payable under eligible certificate is(are) protected by PIDM up to limits. Please refer to PIDM’s TIPS Brochure or contact FWD Takaful or PIDM (visit www.pidm.gov.my).