

Frequently Asked Questions (FAQ)

FWD Cashback Add-On Rider

Part A – General Questions About the Rider & How to Get Started

1. What is FWD Cashback Add-on Rider?

FWD Cashback Add-On Rider is a regular contribution paying rider that provide benefit to the certificate owner. This rider is only attachable to the base plan, FWD Life Takaful.

2. What are the benefits provided and what is payable under this rider?

FWD Cashback Add-On Rider provides a maturity benefit upon survival of the certificate owner to the expiry date of the base plan certificate. This rider only can be opted at inception.

3. Is the product Shariah-compliant?

Yes. The product is approved by our Shariah committee. We adopt the following shariah principles:

- **Wakalah:** The contract where the participant appoints the Takaful Operator to manage the Participants’ Risk Fund (PRF) and the relevant participants’ funds (if applicable) in accordance with Shariah principles as well as agrees to remunerate the Takaful Operator on pre-agreed basis for the services provided.
- **Tabarru':** A donation for the purpose of takaful where participants agree to assist each other financially in case of certain defined needs.
- **Ju'alah:** This is the reward to the Takaful Operator for the good performance of the PRF and the relevant participants’ funds (if applicable) it manages. For this product, the Takaful Operator will be rewarded with a 50% share of the distributable surplus from the PRF and the remaining 50% will be distributed to eligible participants.
- **Qard:** An interest-free loan that we grant to the PRF if it is in deficit. The loan is repayable from the future surplus arising in the PRF.

4. Will my spouse or children receive same benefit?

No, this rider only provides benefit to the certificate owner.

5. What is the coverage term of this rider?

The rider coverage term will be equal to the coverage term of the base certificate and subject to a minimum of 5 years or up to the maximum expiry age for the rider.

6. Who is eligible to participate in this rider?

The criteria to be covered under this plan is as follows:

Age Next Birthday (ANB)	Certificate Owner/Main Person Covered
Minimum entry age	17 years old
Maximum entry age	60 years old
Maximum coverage age	80 years old

Note: Certificate owner/main person covered under the rider certificate is the same person under the base certificate.

7. Can I participate in more than one rider?

You are not allowed to attach more than one rider under the same certificate.

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8. **When will my coverage begin?**
You will be covered from the commencement date stated in your Takaful Schedule.
9. **How will I know if my application is approved or rejected?**
You will know your status of application instantaneously when you apply for the product online.
10. **What if I change my mind after I have participated in the rider?**
If you aren't completely satisfied with your rider, you can cancel the rider at any time.

Part B – Questions About Benefits Under This Rider

1. **Is there any cash value under this rider?**
No, there is no cash value under this rider.
2. **Is there any maturity benefit under this rider?**
Yes, we'll pay maturity benefit upon your survival to the expiry date of the certificate.
3. **Under what circumstances will my coverage be terminated?**
Your rider certificate will be terminated on the earliest of the following events:
 - upon rider expiry date as stated in your Takaful Schedule; or
 - upon termination of the base certificate; or
 - upon death/TPD of the certificate owner (main person covered); or
 - upon the surrender of the rider
4. **What is the benefit exclusion applicable to this rider?**
There is no exclusion under this rider.
5. **What is the waiting period under this rider?**
There is no waiting period for this plan.
6. **To whom will the benefit be payable?**
This benefit will be payable to the certificate owner upon the survival of the certificate owner to the certificate expiry date.

Part C - Contribution Payment

1. **What is the contribution payment term of this rider?**
The rider contribution payment term and rider certificate cover term are the same and subject to a minimum term of 5 years.
2. **How do I pay for my contribution?**
You may pay your contributions by credit or debit card.
3. **Can I change the frequency of my contribution?**
Yes. You may write to us to request to change the frequency of your contribution and it shall take effect on the next contribution payment due date. The payment frequencies currently available are monthly and yearly. The payment frequency will be the same as the base plan.
4. **Will there be any increase or decrease in contribution during the coverage term?**
No, the contribution won't be increase or decrease during the coverage term.

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5. **What is the implication of the unsuccessful payment of my monthly contribution?**
Your rider certificate will lapse if we didn't receive your contribution within 60 days from the contribution due date.
6. How is the contribution calculated for this rider?
We determine your contribution amount based on the following factors:
 - Age at inception
 - Term
 - Gender of person covered
 - Smoker/non-smoker

Part E - Certificate Servicing

1. **Can I surrender my rider?**
Yes, you can surrender your certificate at any time.
 - You can cancel (terminate) your rider certificate at any time. If you cancel your rider certificate, your cover will end from the date we cancel your rider certificate.
 - We will refund the following:
 - rider allocated tabarru' since inception of the rider.
 - Unused contribution (wakalah portion).
2. **Can I change my credit or debit card details?**
Yes, you can. Place your request by logging into myPortal at www.fwd.com.my/en/myportal/
3. **Can I change my address or personal details?**
Yes, you can. Simply download and fill up the Change Request Form from our website and send it to us at contact.my@fwd.com or place your request by logging into myPortal at www.fwd.com.my/en/myportal/
4. **Can I reinstate my lapsed rider?**
No, reinstatement is not allowed for this rider.

Part F - Other information

1. **Where can I get further information about this plan?**

Please contact us at:

Customer Care
FWD Takaful Berhad (731530-M)
Level 21, Mercu 2,
No. 3, Jalan Bangsar,
KL Eco City,
59200 Kuala Lumpur.

Malaysia Hotline: 1300 13 7988 (Monday – Friday, 9.00am – 6.00pm, excluding weekend and Public Holidays)

International Calls	: 603 2771 7771
Fax	: 603 2710 7800
E-mail	: contact.my@fwd.com
Website	: www.fwd.com.my
myPortal	: www.fwd.com.my/en/myportal/