

Frequently Asked Questions (FAQ)  
Soalan Lazim

Deferment of Contribution Payment for Family Takaful due to COVID-19  
Penangguhan Bayaran Sumbangan Takaful Keluarga akibat COVID-19

1. What is deferment of contribution payment for Family Takaful due to COVID-19?

It's a grace period of 90 days granted by Family Takaful Operators to pay any contribution subject to terms and conditions by each Family Takaful Operator.

*Apakah yang dimaksudkan dengan penangguhan bayaran sumbangan pelan Takaful Keluarga akibat COVID-19?*

*Penangguhan bayaran sumbangan pelan Takaful Keluarga bermaksud penangguhan untuk membayar sumbangan untuk tempoh 90 hari tertakluk kepada terma dan syarat-syarat pengendali Takaful Keluarga.*

Part B – Questions About Benefits and Eligibility

2. Who're entitled for this deferment of contribution payment due to COVID-19?

Certificate owners who're affected<sup>1</sup> directly by the COVID-19 are entitled for the deferment of contribution payment.

This applies to all certificates where contribution is due on 18 March 2020 to 30 June 2021.

Certificate owners must contact us directly for further details on your eligibility for the deferment of contribution payment.

<sup>1</sup> Refers to individuals who've been infected, home quarantined (mandatory) or suffered a loss of income; and small and medium enterprises (SMEs) which have suffered a loss of income, as a result of the economic impact of the COVID-19 situation. Examples of events that lead to such loss of income include retrenchment, shorter working hours and salary or commission reductions for individuals; and loss of business income for self-employed and SMEs.

*Siapakah yang layak untuk diberikan penangguhan bayaran sumbangan akibat COVID-19?*

*Pemilik sijil yang terjejas<sup>1</sup> secara langsung akibat COVID-19 adalah layak diberikan penangguhan bayaran sumbangan.*

*Penangguhan ini boleh diguna pakai bagi pembayaran sumbangan untuk sijil pada 18 Mac 2020 sehingga 30 Jun 2021.*

*Pemilik sijil diminta untuk menghubungi kami terus untuk maklumat lanjut tentang kelayakan penangguhan pembayaran sumbangan Takaful.*

<sup>1</sup> Merujuk kepada individu yang telah dijangkiti, dikuarantin di rumah (mandatori) atau mengalami kehilangan pendapatan; dan perusahaan kecil dan sederhana (PKS) yang mengalami kehilangan pendapatan, akibat daripada kesan ekonomi situasi COVID-19. Contoh-contoh peristiwa yang menyebabkan kehilangan

*pendapatan termasuk pemberhentian pekerja, waktu kerja yang lebih pendek dan pengurangan gaji atau komisen bagi individu; dan kehilangan pendapatan perniagaan untuk bekerja sendiri dan PKS.*

### 3. Do I need to apply?

Yes. Certificate owners need to apply for the deferment from us. You can start to apply for the deferment of contribution payment from 1 April 2020 to 30 June 2021.

You can apply by sending the following documents to [contact.my@fwd.com](mailto:contact.my@fwd.com), with the email subject title and suggested content:

**CONTRIBUTION PAYMENT DEFERMENT APPLICATION: CERTIFICATE NUMBER XXXXXXXX**

I'd like to apply for a 3-month deferment of my contribution payment that is due on dd/mm/yyyy. Enclosed is a copy of the supporting document(s) for your reference.

Please submit any of the relevant documents below:

- Doctor's Letter confirming Covid-19 infection (if certificate owner is infected), or
- Employer's Letter of Salary Reduction/Termination Letter, or
- Letter of Closure of non-essential businesses by Business Owners, or
- Other relevant proof or documents, if any (example: permanent bazaar closure notice)

*Adakah saya perlu untuk memohon?*

*Pemilik Sijil perlu membuat permohonan penangguhan daripada kami. Anda boleh buat permohonan untuk penangguhan bayaran sumbangan mulai dari 1 April 2020 hingga 30 Jun 2021.*

*Anda boleh memohon dengan menghantar dokumen-dokumen berikut ke [contact.my@fwd.com](mailto:contact.my@fwd.com), dengan tajuk subjek e-mel dan kandungan cadangan seperti berikut:*

**PERMOHONAN PENANGGUHAN PEMBAYARAN SUMBANGAN: SIJIL TAKAFUL XXXXXXXX**

*Saya ingin memohon penangguhan 3 bulan bayaran sumbangan saya pada tarikh berakhir dd / mm / yyyy. Saya sertakan salinan dokumen-dokumen sokongan untuk rujukan anda.*

*Sila serahkan mana-mana dokumen yang berkaitan di bawah:*

- *Surat Doktor mengesahkan jangkitan Covid-19 (jika pemilik sijil dijangkiti), atau*
- *Surat Pengurangan Gaji / Surat Penamatan Gaji dari Majikan, atau*
- *Surat Penutupan perniagaan tidak utama oleh Pemilik Perniagaan, atau*
- *Bukti atau dokumen-dokumen lain yang berkaitan, jika ada (contohnya: notis penutupan bazar tetap)*

4. When is the deferment period?

The deferment of contribution payment of 90 days will be given from the last contribution due date once approved by us.

*Bilakah tempoh penangguhan bayaran?*

*Penangguhan bayaran sumbangan 90 hari akan diberikan dari tarikh akhir sumbangan perlu dibayar setelah mendapat kelulusan dari kami.*

5. How will this benefit certificate owners?

Certificate owners are entitled for this deferment of contribution payment due to COVID-19 through mechanism such as no-lapse guarantee, an extension of grace period or any other means that maintain the certificate intact during the deferment period.

*Bagaimana ianya boleh memberi manfaat kepada pemilik sijil?*

*Pemilik sijil diberikan penangguhan dari membayar sumbangan akibat COVID-19 melalui mekanisme seperti jaminan sijil tidak luput, lanjutan tempoh tangguh atau apa-apa cara lain yang boleh mengekalkan sijil sentiasa berkuatkuasa sepanjang tempoh penangguhan.*

6. What happens if certificate owner dies within the deferment of 90 days?

In the event of death occurs within the deferment period, the claim payable will be deducted by the total outstanding contribution including the amount due within the deferment period (plus any other deductible based on the terms of the certificates).

*Apa yang berlaku jika pemilik sijil meninggal dunia dalam tempoh 90 hari penangguhan?*

*Sekiranya berlaku kematian dalam tempoh penangguhan, tuntutan yang perlu dibayar akan ditolak oleh jumlah sumbangan tertunggak termasuk amaun yang kena dibayar dalam tempoh penangguhan (termasuk sebarang potongan yang lain tertakluk kepada terma sijil).*

7. If I decided to apply for the contribution deferment and currently using automatic deduction from my salary or via direct debit, do I need to cancel them?

Yes, because the automatic deduction will continue as usual if you didn't make a cancellation. If you wish to cancel them, please contact us directly.

*Sekiranya saya membuat keputusan untuk membuat penangguhan sumbangan dan sedang menggunakan khidmat potongan gaji atau debit langsung, adakah saya perlu membuat pembatalan?*

*Ya, kerana kaedah potongan secara automatik akan diteruskan jika tidak dibatalkan. Jika anda berhasrat untuk membatalkannya, sila hubungi kami.*

8. Will the term of my certificate be extended from this deferment measure?

It's advisable for certificate owners to contact us for further details.

*Adakah tempoh sijil saya akan dilanjutkan kesan dari penangguhan ini?*

Pemilik sijil dinasihatkan untuk menghubungi kami bagi maklumat lanjut.

9. Can the 90 days grace period be applied to certificate owners who have outstanding contributions before the commencement of the deferment period?

The grace period of 90 days is applicable to certificate owners who don't have outstanding contributions at the time of application and the Takaful certificate has not lapsed. For investment-linked certificates, the affected certificate owners who've been granted the deferment measure will receive a 90 days no lapse guarantee if the certificate account value is insufficient to pay cost of tabarru' and other charges.

*Adakah tempoh penangguhan 90 hari ini boleh digunapakai kepada pemilik sijil yang mempunyai tunggakan sumbangan sebelum tempoh penangguhan dilaksanakan?*

*Tempoh penangguhan 90 hari ini adalah terpakai kepada pemilik sijil yang tidak mempunyai tunggakan sumbangan semasa permohonan dibuat dalam masa penangguhan dan sijil tidak luput. Bagi pelan berkaitan pelaburan, pemilik sijil Takaful berkenaan akan diberikan langkah penangguhan dan akan menerima jaminan sijil tidak luput selama 90 hari jika nilai akaun tidak mencukupi untuk membayar kos tabarru' dan caj-caj lain.*

10. Will there be any administrative charges be imposed during the deferment period?

No. Administrative charges will not be imposed throughout the deferment period.

*Adakah kos pentadbiran akan dikenakan sepanjang tempoh penangguhan bayaran sumbangan tersebut?*

*Kos pentadbiran tidak akan dikenakan sepanjang tempoh penangguhan.*

11. Where can I get further information about the deferment of contribution payment?

You can find out more about the deferment of contribution payment at our website [fwd.com.my](http://fwd.com.my). If you've any other questions, please contact your agent or bank relationship manager. Alternatively, contact us at:

*Anda boleh mengetahui lebih lanjut mengenai penangguhan bayaran sumbangan di laman web kami [fwd.com.my](http://fwd.com.my). Jika anda mempunyai sebarang pertanyaan, sila hubungi kami di:*

Customer Care  
 FWD Takaful Berhad  
 Level 29, Menara Shell  
 211 Jalan Tun Sambanthan  
 Brickfields, 50470 Kuala Lumpur.

Malaysia Hotline : 1300 13 7988

*Talian Bebas Tol*

(Monday – Fridays 9.00am – 6.00pm, excluding Weekend and Public Holidays)

*(Isnin – Jumaat 9.00 pagi – 6.00 petang, kecuali Sabtu, Ahad dan Cuti Umum)*

International Calls : 603 2771 7771  
*Panggilan Antarabangsa*

Fax / Faks : 603 2710 7800  
E-mail / E-mel : contact.my@fwd.com  
Website / Laman Web : fwd.com.my  
myPortal : fwd.com.my/en/myportal/

12. What are other relief measures that I can consider?

We're also offering the following options and alterations until 30 June 2021 for your considerations:

- 1) Extend the period for certificate owner affected by COVID-19 to reinstate a certificate that has lapsed;
- 2) Options to enable certificate owner affected by COVID-19 to continue to meet their contribution payments and maintain their certificate(s). This may include changes in sum covered and change of contribution mode/frequency;
- 3) Waive service fees and charges imposed for changes made to the certificates; and
- 4) Waive any consequences for late payments of contribution, particularly where certificate owners affected by COVID-19 are unable to access electronic payment channels during the Movement Control Order (MCO)

*Apakah bantuan-bantuan lain yang boleh saya pertimbangkan?*

*Kami juga menawarkan pilihan-pilihan dan perubahan-perubahan berikut sehingga 30 Jun 2021 untuk pertimbangan anda.*

- 1) *Melanjutkan tempoh untuk pemilik sijil yang terjejas akibat COVID-19 untuk menghidupkan semula sijil yang telah luput;*
- 2) *Pilihan untuk membolehkan pemilik sijil yang terjejas akibat COVID-19 untuk terus membayar sumbangan mereka dan mengekalkan sijil mereka. Ini mungkin termasuk perubahan dalam jumlah yang dilindungi dan pelarasan kepada mod/kekerapan sumbangan;*
- 3) *Pengecualian yuran dan caj servis yang dikenakan untuk perubahan yang dibuat kepada sijil; dan*
- 4) *Pengecualian akibat lewat membayar sumbangan, terutamanya jika pemilik sijil yang terjejas akibat COVID-19 tidak dapat mengakses saluran pembayaran elektronik semasa Perintah Kawalan Pergerakan (PKP).*

13. What other services available during the MCO period?

Our business is operating as usual. Please refer to the following services and options:

*Apakah perkhidmatan yang disediakan semasa tempoh PKP)*

*Syarikat kami beroperasi seperti biasa. Sila rujuk perkhidmatan dan pilihan seperti berikut:*

Transaction / <i>Transaksi</i>	Channel / <i>Saluran</i>
Submission of New Proposal <i>Mengemukakan Cadangan Baru</i>	Submission via Agent <ul style="list-style-type: none"> <li>New Business via FWD SMART and contribution to be remitted via iPay88</li> </ul> <i>Penyerahan melalui Ejen</i> <ul style="list-style-type: none"> <li><i>Cadangan Baru melalui FWD SMART dan sumbangan yang akan dibayar melalui iPay88</i></li> </ul> Submission via Bancatakaful partners <ul style="list-style-type: none"> <li>To contact the salesperson at HSBC Amanah branches</li> </ul> <i>Penyerahan melalui rakan kongsi Bankatakaful</i> <ul style="list-style-type: none"> <li><i>Sila hubungi jurujual di cawangan HSBC Amanah</i></li> </ul> Submission via eChannel (Online Products) <ul style="list-style-type: none"> <li><a href="#">FWD Protect Direct</a></li> <li><a href="#">FWD Care Direct</a></li> <li><a href="#">FWD MedSecure Direct</a></li> </ul> <i>Penyerahan melalui eChannel (Produk Online)</i> <ul style="list-style-type: none"> <li><a href="#">FWD Protect Direct</a></li> <li><a href="#">FWD Care Direct</a></li> <li><a href="#">FWD MedSecure Direct</a></li> </ul>
Certificate Enquiry <i>Pertanyaan Mengenai Sijil</i>	<ul style="list-style-type: none"> <li>Customer Self Service Portal "<a href="#">myPortal</a>"</li> <li>Contact Customer Care at 1 300 13 7988</li> <li>Email to <a href="mailto:contact.my@fwd.com">contact.my@fwd.com</a></li> </ul> <ul style="list-style-type: none"> <li><i>Portal Perkhidmatan Diri Pelanggan "<a href="#">myPortal</a>"</i></li> <li><i>Hubungi Customer Care di 1 300 13 7988</i></li> <li><i>E-mel ke <a href="mailto:contact.my@fwd.com">contact.my@fwd.com</a></i></li> </ul>
Payment <i>Pembayaran</i>	<ul style="list-style-type: none"> <li>Customer Self Service Portal "<a href="#">myPortal</a>"</li> <li><i>Portal Perkhidmatan Diri Pelanggan "<a href="#">myPortal</a>"</i></li> </ul>
Certificate Alteration Request <i>Permohonan Pindaan Sijil</i>	<ul style="list-style-type: none"> <li>Download the form from <a href="#">FWD Takaful website</a></li> <li>Email the complete form to <a href="mailto:contact.my@fwd.com">contact.my@fwd.com</a></li> </ul> <ul style="list-style-type: none"> <li><i>Muat turun borang dari laman web <a href="#">FWD Takaful</a></i></li> <li><i>E-mel borang lengkap ke <a href="mailto:contact.my@fwd.com">contact.my@fwd.com</a></i></li> </ul>

Claims Submission  
*Penyerahan Tuntutan*

- Download the form from [FWD Takaful website](#)
- Email the complete form to [contact.my@fwd.com](mailto:contact.my@fwd.com)
- Mail or Courier Claim Form to the address below after the MCO period:

Claims Department  
FWD Takaful Berhad  
Level 29, Menara Shell  
211 Jalan Tun Sambanthan  
Brickfields, 50470 Kuala Lumpur.

- *Muat turun borang dari laman web [FWD Takaful](#)*
- *E-mel borang lengkap ke [contact.my@fwd.com](mailto:contact.my@fwd.com)*
- *Borang Tuntutan Mel atau Kurier ke alamat di bawah selepas tempoh MCO:*

*Jabatan Tuntutan  
FWD Takaful Berhad  
Level 29, Menara Shell  
211 Jalan Tun Sambanthan  
Brickfields, 50470 Kuala Lumpur.*