



## FAQ: BIMA Life Takaful Plan:

### Product & Subscription

#### 1. How many types of products are offered for this Takaful Plan?

BIMA currently offers takaful products which covers for death.

There are 4 plans available. The contribution that you have to pay shall depend on the plan chosen

Plan	Monthly Contribution (RM)	Death Benefit (RM)
BIMA5	5.00	20,000
BIMA10	10.00	40,000
BIMA15	15.00	60,000
BIMA25	25.00	100,000

The above table shows the benefit provided payment of full contribution. If only a partial of the contribution is paid in a month, the benefit for the following month will be in proportion to the amount of contribution paid. If no contribution paid in a particular month, there will be no protection provided in the following month.

This product is managed by AmMetLife Takaful Berhad (AmMetLife Takaful) which is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia. AmMetLife Takaful Berhad has appointed BIMA as its sole agent to administer the product, including subscription, cancellation and management of claims and customer service.

#### 2. What are the applicable Shariah concepts?

This Scheme applies the following Shariah concepts:

##### **Wakalah**

- Master Certificate Holder appoints Takaful Operator to act on the behalf of all Participants to invest and manage the Participants Risk Fund (PRF). In managing and investing the fund, Takaful Operator are entitled to a Wakalah fee.
- Representative appointed by Takaful Operator to collect the Contribution from Master Certificate Holder is entitled to receive commission from Takaful Operator based on the Contribution paid.

##### **Tabarru'**

- Total Contribution after Wakalah fee deduction will be considered as the Tabarru'



amount and will be credited into the PRF from which the Takaful Cover payable will be paid out.

#### Qardh

a) An interest free loan from Takaful Operator in the event that the PRF is in deficit.

### 3. How do I subscribe to this product?

There are multiple channels to subscribe to our product.

- a) You can self-register through **365\*7\*1#**, sign-up online at our website [www.bima.com.my](http://www.bima.com.my) or call the BIMA hotline **03 20225555**.
- b) Alternatively, you can opt-in by SMS (Send "ON" to 29999) or WhatsApp (Send "ON" to BIMA's WhatsApp number 03 2022 5555) and our friendly agents will call you and collect your details for registration.

### 4. Who is eligible to participate BIMA Life Takaful plan ?

- Active Celcom customers aged 18-50 (based on age nearest birthday), with a valid NRIC/passport residing in Malaysia. Each phone number is eligible for participating in one BIMA Life Takaful Certificate.
- Never been diagnosed with or treated for stage 3 or stage 4 cancer, a heart attack/heart disease/stroke which has resulted in permanent symptoms, organ damage/failure, or any other terminal illness (with life expectancy under 12 months) at the time of sign up.

### 5. How do I check if the certificate is activated upon subscription to this product?

There are a few ways to check if your certificate is active:

- You should have received a confirmation message at the time of sign up.
- Please dial **\*365\*7\*4#** to check your payment status for the current month. If you have made any payments in the current month, your protection will be valid in the next month.
- Call us at **03 2022 5555** and our customer service agents will assist you.

### 6. If I don't accept the registration confirmation, will I still get the takaful certificate and commence payment?

No. Once you have registered your details you need to confirm your subscription by dialing **\*365\*7\*2#**. Contribution payment and certificate activation will only commence following successful confirmation.

### 7. What will happen if the registration details are found to be incorrect?

At time of registration, it is important that accurate details are provided, and cross verified at the time the agent is repeating to double check. Customers can call our hotline at **03 2022 5555** or email us at [info@bima.com.my](mailto:info@bima.com.my) in case they wish to update/correct any registration details provided or if they want to double check their details. This is to avoid issues in event of claims.



## 8. Will I be protected outside of Malaysia?

BIMA will still protect you if an unfortunate incident occurs while travelling outside Malaysia. However along with other documents required to make a claim, your next-of-kin is required to register the death in Malaysia and share with us this death certificate.

## Payment

### 9. How much will I be deducted weekly according to my plan?

For prepaid subscribers, payment will be deducted from your airtime balance in accordance with your plan selected at the point of registration.

Protection (RM)	Total Contribution (RM)	Monthly Deduction (RM)	Weekly Deduction (RM)
20,000	5.00	5.00	1.25
40,000	10.00	10.00	2.50
60,000	15.00	15.00	3.75
100,000	25.00	25.00	6.25

For postpaid subscribers, payment will be collected monthly and reflected on your monthly postpaid bill.

### 10. What is the protection levels I am eligible for upon payment?

You can use the following table to identify your protection level based on number of deductions and product subscribed to. Remember that the protection you receive is for the next month from the month of deduction.

Prorated Protection Reference/Guide	Deduction (RM)	Protection (RM)	Deduction (RM)	Protection (RM)	Deduction (RM)	Protection (RM)	Deduction (RM)	Protection (RM)
4x successful weekly charging:	5.00	20,000	10.00	40,000	15.00	60,000	25.00	100,000
3x successful weekly charging:	3.75	15,000	7.50	30,000	11.25	45,000	18.75	75,000
2x successful weekly charging:	2.50	10,000	5.00	20,000	7.50	30,000	12.5	50,000
1x successful weekly charging:	1.25	5,000	2.50	10,000	3.75	15,000	6.25	25,000

### 11. Can I view payment history via SMS or web?

By default, customers will receive SMS upon every successful payment made throughout the month. At the beginning of every month, we will send a detailed protection SMS highlighting the total contribution collected in the previous month and the subsequent protection earned for current month.



#### **12. Can I make payment via online banking?**

BIMA provides an innovative channel for making payments to minimize any hassle for you. For now, all payments will be deducted from your mobile prepaid balance or added to your monthly postpaid bill.

#### **13. What will happen if I perform late payment? Will there be a penalty, or can I perform double payment on the next month?**

Your contribution payment in a given month always helps to protect you for the following month. This means that if the payment is received within the same month, the protection for next month will still be effective even if payment was late. In a case where only partial payment is received within the month, partial cover for the next month protection will be offered in the same proportion as the payment made. However, if no payment is received within the month, you will not be protected for the following month. There will be no additional penalty or double payment for a missed/late payment.

#### **14. Is the product auto-renewed?**

Once you have signed up on our product, subscription will be automatically renewed on a monthly basis, so you can enjoy hassle-free continuous protection from us.

#### **15. When will the auto-renewal payment commence?**

Auto-renewal payment will commence at the start of every new month when your certificate subscription is automatically renewed as well. For prepaid customers, the payment will be collected in accordance to your weekly/monthly installment plan chosen and for postpaid customers the charge will be automatically added to your next postpaid bill.

#### **16. If I am a post-paid user, when and how frequent will I be billed for the takaful plan?**

In the month of registration, you will be charged on the day you subscribe. Auto-renewal payment will commence at the start of every new month (i.e. 1st of next month)

For example, if you signed up on 25th January, we will deduct your contribution amount for January on 25th January itself. This contribution will protect you for the month of February.

Your next contribution will be deducted on 1st Feb. This contribution will protect you for the month of March.

#### **17. How am I charged in the month of registration if I am a prepaid customer?**

If you have a weekly subscription, you will be charged for your first week on the day you subscribe. Subsequently, you will be charged according to the charging cycles on 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup>, 22<sup>nd</sup> and 29<sup>th</sup>. In case you sign up on or after the 15<sup>th</sup> of the month, you will miss at least one payment and will receive pro-rated protection for your first month.



Also, if you miss any payment due to insufficient credit, we will deduct the missed payment in the week of 29<sup>th</sup>. Should you miss any payment, your protection will be prorated. We will SMS to remind you to top up 2 days before deduction.

For monthly contribution, you will be charged on the day subscribe and attempted charging throughout the month until the payment is done, to ensure you have the opportunity to receive full protection.

In case you have any further questions on billing and charging, please call out hotline at 03 2022 5555 for assistance.

#### **18. Can I change the product price plan? If so, what is the process for the same?**

Yes, you are given the flexibility to upgrade /downgrade from your existing plan. The changes will come into effect with the start of a new month. Please call our hotline at 03-2022 5555 and our friendly agent will assist you through the change request.

#### **19. Can I change the payment frequency plan? If so, what is the process for the same?**

Yes, prepaid customers will be given the flexibility to determine if they want to pay their contribution in weekly (4 days/month) or monthly (1 day/month) installments at the time of registration. Additionally, we also allow customers to switch with ease between these plans at any point in the month. Your changes will come into effect along with the start of a new month. Please call at our hotline at **03 2022 5555** and our friendly agents will guide you through the change request.

#### **20. Can my plan protect my family members?**

If your family members have a Celcom line, we can help them to register or alternatively they can call us at our hotline number 03 2022 5555.

## **Beneficiary & Claims**

#### **21. How do I input beneficiary details which I couldn't provide at point of call?**

Please call us at our hotline **03 2022 5555** to update your beneficiary details as soon as possible.

#### **22. Who can be nominated to benefit from a claim payment in my takaful plan? How many family members can you nominate?**

We encourage you to nominate any of your next-of-kin members to be eligible to make a claim. Examples of eligible next-of-kin are as follows:

1. Spouse
2. Children
3. Parents
4. Grandparents
5. Parents –in-law
6. Siblings (brother/sister)

You can nominate a maximum of 3 beneficiaries for BIMA Life Takaful certificate.

#### **23. What happens if I don't nominate a beneficiary?**



For Muslims: At point of claim, a Faraid's Certificate applied from the Syariah Court can be used by claimant.

For Non-Muslims: Claims payout will be according to the relationship hierarchy below:

Spouse, Child (equally divided between all surviving children), Parents (equally divided between all surviving parents)

#### **24. Can I change the beneficiary after successful subscription or during protection period?**

Yes, beneficiaries can be changed at any point during the protection period. Customers can call BIMA's hotline at **03 2022 5555** and our friendly agents will guide you through the process of changing your designated beneficiaries.

#### **25. How do I make a claim?**

You can initiate a claim through multiple channels. You can call/WhatsApp BIMA at **03 2022 5555**. Our friendly customer service representative will call you back to assist.

The claim should be submitted to BIMA together with supporting documents within one hundred and eighty (180) days from the death of the Insured Person. Required supporting documents include Identification of certificateholder & beneficiary and Proof of incident.

However, documents needed can vary on a case by case basis, so we highly recommend beneficiary calls our friendly customer service representatives to initiate a claim and understand documentation needs.

## **Termination**

#### **26. Can I terminate this product immediately after a few months' subscription?**

Yes, customers have the freedom to terminate their subscription at any point. There is no minimum contribution payment period as the certificate is renewed on a monthly protection basis.

#### **27. How do I terminate my e-takaful subscription?**

You may cancel your certificate by calling BIMA at 03 20225555, by SMS text (send OFF to 29999) or via the Celcom USSD menu (365\*7\*8#) and confirming that you wish to cancel. Once a cancellation is initiated, payment collection will stop immediately, and protection will be calculated on pro-rata basis for next month.

There is no cash surrender value upon cancellation of this certificate. If you cancel your certificate outside of the free-look period (15 days from subscription date), you will not receive any refund of contribution paid.

#### **28. How long before the protection is considered de-activated after a non-payment?**



If customers fail to make any payment for 3 consecutive months, the certificate will be deactivated and would require customers to subscribe once again to enjoy protection.

**29. What happens if I reach the age of 50?**

Once you reach the age of 50 (age nearest birthday), we will automatically unsubscribe you from your BIMA Life plan and notify you.

**30. Is there any application that I can download from Apple store or Play store?**

To keep things simple and hassle-free as possible, BIMA does not require you to download any other applications. All the information you need, and relevant forms can be found on our website:

[www.bima.com.my](http://www.bima.com.my). Customers are also welcome to follow BIMA on Facebook at <https://www.facebook.com/BIMA.Msia/>.

**31. If I do not have a smart phone, can I subscribe to this product via phone or walk in to call center?**

Yes! We have enabled multiple channels to make it easier for our customers to subscribe. Non-smartphone users can still subscribe through the channels specified in Q2, such as dialing the USSD code or calling the BIMA hotline number.

**32. If I change from prepaid to postpaid (or vice-versa) do I need to re-subscribe to my e-takaful?**

There is no need to re-subscribe. We aim to minimize any unnecessary effort for our customers, so BIMA will automatically detect that change and make the below changes accordingly:

- a) For prepaid customers changing to postpaid, your remaining contribution to be collected will be added to your next postpaid bill.
- b) For postpaid customers switching to prepaid, prepaid payments will start from the next month given your current month contribution has already been billed. You will also have a choice to select weekly/monthly plans. Monthly payments will be set as the initial default, but you can always call BIMA at **03 2022 5555** to indicate your preference to our agents.

**33. What will happen if I cancel/change my mobile number or port out to another network?**

Your takaful plan is tied to your current mobile number. We cannot charge a phone number that stops being a valid Celcom Phone number. The deduction attempts will stop and after 3 months of continuous attempted deductions resulting in 0 deduction, you will get deregistered from our customer database. If you do happen to change your phone number to another Celcom number, please do call BIMA to inform us of the change and we can reissue the certificate with the new phone number and deregister the old one.

**34. I've registered for one month free protection promotion with BIMA. When do I start paying contribution for my certificate?**



If you have received our 1 month free promotion and have signed up for the certificate, please note that your contribution for the month of sign up will not be deducted. There will be auto-deduction of contribution from 2nd month onwards.

For example, if you signed up on 25th January, we will not deduct your contribution amount for January. BIMA will pay for this contribution and you will be protected for the month of February.

Your next contribution will be deducted on 1st Feb. This contribution will protect you for the month of March.

*This FAQ is prepared in both English and Bahasa Malaysia versions. In the event of any inconsistencies between the English version of this document and the corresponding Bahasa Malaysia version, the English version shall prevail.*