

FREQUENTLY ASKED QUESTIONS (FAQ) UNCOLLECTED *AL-MUDHARABAH* SURPLUS DISTRIBUTION

1. What is *Al-Mudharabah* Surplus Distribution?

Al-Mudharabah Surplus Distribution refers to the sharing of surplus from investment activities of the Participant's Takaful fund, based on a pre-agreed profit-sharing ratio. It applies when there is a surplus after claims, reserves, and expenses have been accounted for.

2. Is *Al-Mudharabah* Surplus Distribution applicable to all Insurans Islam TAIB Family Takaful plans?

Surplus Distribution is applicable for Insurans Islam TAIB Family Takaful Participants.

3. Am I eligible for *Al-Mudharabah* Surplus Distribution?

Kindly refer to the list of eligible participants on Insurans Islam TAIB website.

4. What is the amount of *Al-Mudharabah* Surplus Distribution that I will receive?

The Surplus Distribution is calculated based on the basic contribution multiplied by surplus rate.

5. How will Insurans Islam TAIB Family Takaful Sendirian Berhad pay the *Al-Mudharabah* Surplus Distribution?

The Surplus Distribution payment will be credited into Participant's bank account.

6. If I made a claim to my Insurans Islam TAIB Family Takaful certificate, am I eligible to *Al-Mudharabah* Surplus Distribution?

No, Surplus Distribution is only applicable if there is no claims lodged within the coverage period for all Insurans Islam TAIB Family Takaful products.

7. When will I get my *Al-Mudharabah* Surplus Distribution payment?

Al-Mudharabah Surplus Distribution (if any) shall be disbursed after the end of the financial year following the maturity of your eligible certificate.

8. If I surrender my certificate for any reason, will I be eligible to *Al-Mudharabah* Surplus Distribution?

If you surrender your certificate prior to its maturity of the certificate, you will not qualify for *Al-Mudharabah* Surplus Distribution.

9. If my certificate is longer than 12 months, will my *Al-Mudharabah* Surplus Distribution be affected?

If your certificate is in force for a period longer than 12 months, you will be eligible for *Al-Mudharabah* Surplus Distribution arising in the relevant financial years during which that certificate is in force.

10. Is there any notification to Participants about the *Al-Mudharabah* Surplus Distribution?

Yes, we will inform the qualified Participant through various channels. The information can be obtained through our IIT website, IIT Mobile Application and social media.

11. When may I expect it to be credited into my account?

If you are deemed eligible for *Al-Mudharabah* Surplus Distribution, we will credit it into your account within 21 Working Days. In the event *Al-Mudharabah* Surplus Distribution is not collected after one (1) year, Insurans Islam TAIB Family Takaful will distribute it to charity organisations which have been approved by its' Syariah Advisory Committee.

12. How may I reconfirm my eligibility status for *Al-Mudharabah* Surplus Distribution?

Kindly visit <https://www.insuranstaib.com.bn/surplus-distribution/> and check your name in the *Al-Mudharabah* Surplus Distribution listing. If you are eligible, you will need to complete the *Al-Mudharabah* Surplus Distribution form for our next action.

SOALAN-SOALAN LAZIM
PENGAGIHAN LEBIHAN *AL-MUDHARABAH* YANG BELUM DITUNTUT

1. Apakah maksud Pengagihan Lebihan *Al-Mudharabah*?

Lebihan *Al-Mudharabah* ialah perkongsian lebihan daripada aktiviti pelaburan Dana Takaful Peserta berdasarkan nisbah yang telah dipersetujui. Ia akan dikongsi setelah tuntutan, rizab dan perbelanjaan telah dibuat.

2. Adakah Pengagihan Lebihan *Al-Mudharabah* diberi untuk semua pelan Insurans Islam TAIB Family Takaful?

Lebihan diberikan kepada peserta yang menyertai pelan Insurans Islam TAIB Family Takaful sahaja.

3. Adakah saya layak untuk menerima Pengagihan Lebihan *Al-Mudharabah*?

Sila rujuk senarai nama-nama peserta yang layak menerima Lebihan *Al-Mudharabah* di dalam laman sesawang.

4. Berapakah jumlah Pengagihan Lebihan *Al-Mudharabah* yang akan saya terima?

Jumlah Pengagihan Lebihan *Al-Mudharabah* dikira berdasarkan sumbangan asas yang didarab dengan kadar lebihan.

5. Bagaimanakah Pengagihan Lebihan *Al-Mudharabah* ini akan diberikan kepada peserta?

Pembayaran pengagihan Lebihan *Al-Mudharabah* awda akan dimasukkan ke dalam akaun bank yang diberikan oleh Peserta.

6. Jika saya telah membuat tuntutan terhadap sijil Insurans Islam TAIB Family Takaful saya, adakah saya layak menerima Lebihan *Al-Mudharabah*?

Tidak, untuk makluman pengagihan Lebihan *Al-Mudharabah* hanya layak diberikan sekiranya tiada sebarang tuntutan dibuat dalam tempoh perlindungan kepada semua peserta produk Insurans Islam TAIB Family Takaful.

7. Bilakah saya akan menerima bayaran Lebihan *Al-Mudharabah* tersebut?

Lebihan *Al-Mudharabah* (jika ada) akan dibayar selepas berakhir tahun kewangan berdasarkan tamat tempoh sijil awda.

8. Jika saya membatalkan sijil saya atas sebab tertentu, adakah saya layak untuk menerima Lebihan *Al-Mudharabah*?

Jika awda menyerahkan sijil awda sebelum tamat tempoh sijil Takaful, awda tidak layak untuk menerima Lebihan *Al-Mudharabah*.

9. Jika tempoh sijil saya melebihi 12 bulan, adakah Pengagihan Lebihan *Al-Mudharabah* saya akan terjejas?

Jika sijil awda berkuatkuasa melebihi tempoh 12 bulan, awda layak menerima Pengagihan Lebihan *Al-Mudharabah* bagi tahun-tahun kewangan yang berkaitan sepanjang sijil tersebut berkuatkuasa.

10. Adakah sebarang pemberitahuan kepada Peserta mengenai Pengagihan Lebihan *Al-Mudharabah*?

Ya, kami akan memaklumkan peserta yang layak melalui pelbagai cara. Maklumat tersebut boleh diperolehi melalui laman sesawang IIT, Aplikasi mudah alih IIT dan media sosial.

11. Bilakah saya akan menerima Lebihan *Al-Mudharabah* ke dalam akaun saya?

Jika awda dianggap layak untuk Pengagihan Lebihan *Al-Mudharabah*, kami akan memasukkan Lebihan *Al-Mudharabah* ke dalam akaun awda dalam masa 21 hari waktu bekerja. Sekiranya pengagihan Lebihan *Al-Mudharabah* tidak dituntut selepas satu (1) tahun, Insurans Islam TAIB Takaful Am dan Takaful Keluarga akan mengagihkannya kepada badan-badan amal yang telah diluluskan oleh Jawatankuasa Penasihat Syariah.

12. Bagaimana saya boleh mengesahkan semula status kelayakan saya untuk Agihan Lebihan?

Sila layari <https://insurantaib.com.bn/surplus-distribution/> dan sila semak nama awda di dalam senarai Pengagihan Lebihan *Al-Mudharabah*. Sekiranya awda layak, awda perlu mengisi borang Pengagihan Lebihan *Al-Mudharabah* untuk tindakan seterusnya dari pihak kami.