

What services (where relevant) can you expect from our Bank Representatives?

If you intend to participate in a Takaful product marketed by our Bank Representatives, you can enjoy these value added services:

1. Before you participate in a Takaful plan

Assist you in choosing the right Takaful plan`

- Go through with you the Customer Fact Find Form to understand your Takaful needs and financial goals.
- Recommend suitable Takaful plan after assessing your needs.

Explain product features

- Explain the product features, benefits payable, exclusions, contributions and charges.
- Provide Product Disclosure Sheet, Product Illustration or Fund Fact Sheets (if any) to assist you in making informed decision and to facilitate product comparison.

2. When you decide to participate in a Takaful plan

Assist you with the Takaful application

- Explain the importance of answering the questions in the proposal form fully and accurately.
- Submit your Takaful application for underwriting after you have signed the proposal form.
- Arrange for medical examination with one of our panel clinics, if required.
- Explain the importance of making a nomination as *Wasi* or under Conditional *Hibah* (Gift) to ensure benefits payable are received by your nominee or beneficiaries in the event of death.

Explain the certificate terms and conditions

- Go through the certificate terms and conditions as stated in the following documents with you to ensure that this is the right Takaful plan that you have participated in:
 - Product Disclosure Sheet
 - Product Illustration
 - Exclusion Acceptance Letter (if any)
 - Conditional Acceptance Letter (if any)
- Explain the free-look period (where you may review your certificate within 15 calendar days after you have received your Takaful certificate document) and if you find the Takaful plan unsuitable, you may discontinue and we will refund you the contribution paid (for Traditional Family Takaful) or value of units (at the next pricing date) plus the contribution that are not invested (for Investment Linked Products) in accordance with the terms and conditions as stated in the certificate.
- Your Takaful certificate document will be delivered to you within 14 working days (or within 3 working days, if you have opted for electronic delivery), upon commencement of the certificate.

3. During the term of the Takaful plan

Continuous certificate servicing

- Assist in submitting your service requests to Prudential BSN Takaful Berhad, e.g. certificate modifications, changes of address and frequency of contribution payments if required. If our Bank Representative has left the Bank, we shall appoint a new Bank Representative to service you.

Assist you in making a Takaful claim

- Guide you through the standard procedure on how to file a Takaful claim.

If you have any enquiries, please contact United Overseas Bank 24-hour Contact Centre at:

| | |
|---------------|-----------------|
| Kuala Lumpur | +6 03-26128 121 |
| Pulau Pinang | +6 04-2401 121 |
| Johor Bahru | +6 07-2881 121 |
| Kuching | +6 082-287 121 |
| Kota Kinabalu | +6 088-477 121 |

or Prudential BSN Takaful Berhad's Customer Service at 03-2053 7188.

Customer portal for your Takaful Plan

Please visit Prudential BSN Takaful Berhad's customer portal at <https://app.prubsn.com.my/PruBSNTouch> for online access to your Takaful certificate information.

Underwritten by: Prudential BSN Takaful Berhad

