

MEDIC eDGE Takaful

REFUND OF CONTRIBUTION SCHEDULE

Cancellation

You may cancel this Certificate at any time by giving written notice to Us. Upon cancellation of the Certificate, We are discharged from any further liability under the Certificate.

Provided that You have not made any claim in the current Certificate Year, You shall be entitled to a refund of the Contribution as follows:

There is no Contribution refund for monthly cases.

| Period Not Exceeding | Contribution Mode | | |
|----------------------------|-------------------|-------------|-----------|
| | Yearly | Half-Yearly | Quarterly |
| 15 days (Renewal only) | 90% | 80% | 70% |
| 1 month | 80% | 70% | 50% |
| 2 months | 70% | 50% | 20% |
| 3 months | 60% | 30% | No refund |
| 4 months | 50% | 20% | |
| 5 months | 40% | 10% | |
| 6 months | 30% | No refund | |
| 7 months | 25% | | |
| 8 months | 20% | | |
| 9 months | 15% | | |
| 10 months | 10% | | |
| 11 months | 5% | | |
| Period exceeding 11 months | No refund | | |

There is no Contribution refund for monthly cases.