

**Takaful Medical Plus**

**REFUND OF CONTRIBUTION SCHEDULE**

Cancellation

You may cancel this Supplementary Certificate or Rider at any time by giving written notice to Us.

You shall be entitled to a refund of Contribution as tabulated below if you have not made any claim in the current Certificate Year.

Period Not Exceeding	Refund of Annual Contribution
15 days (renewal only)	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceed 11 months	No refund

Factors above will be adjusted for various Contribution payment modes. There is no Contribution refund for monthly cases.