

MOTOR CONTRACT OF TAKAFUL APPLICATION FORM

Etiqa General Takaful Berhad (“Etiqa General Takaful”) is licensed under the Islamic Financial Services Act 2013 to transact general business in Malaysia and is regulated by Bank Negara Malaysia (BNM).

INSTRUCTIONS: Before you provide answers and the declaration in this Application Form, please read the following IMPORTANT NOTICE.

IMPORTANT NOTICE:

1. In this Application Form, the words “I/ We”, “you”, “your”, “me” or “My/ Our”, means the Applicant unless the section instructions indicate otherwise.
2. Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful wholly for the purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Application Form. You must answer all questions in this Application Form fully and accurately.
3. In addition to answering the questions in this Application Form, you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
4. Please seek clarification from the agent should you not understand any of the terms and conditions, which relate to the benefits and your duties under the contract of takaful.
5. Please notify the agent or us of any change in your correspondence address, or other contact details. If you have an enquiry or require further information, please contact Etiqa Online by calling 1300 13 8888 or 03 2297 3888, or write to Etiqa General Takaful Berhad (201701025031), Level 13, Tower B, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, or by facsimile to 03 2297 3800, or e-mail at info@etiqa.com.my
6. If you have a complaint, dispute or feedback in connection with this application, please contact our Complaints Unit via e-mail at complaint_cmu@etiqa.com.my, by calling 1300 13 8888 within Malaysia or +603 2780 4500 from overseas, by facsimile to 03 2297 1919 , or by post to Complaints Management Unit, Level 6, Tower B, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur.
7. If you are dissatisfied with our conduct, you may refer to Bank Negara Malaysia via e-mail at bnmtelink@bnm.gov.my, by calling 1300 88 5465, by facsimile to 03 2174 1515, or by post to Director, Jabatan LINK & Pejabat Wilayah, Bank Negara Malaysia, Jalan Dato’ Onn, 50480 Kuala Lumpur. If you dispute a decision made by us, you may refer to the Ombudsman for Financial Services via e-mail at enquiry@ofs.org.my, by facsimile to +603 2272 1577, or by post to Chief Executive Officer, Ombudsman for Financial Services, (Formerly known as Financial Mediation Bureau) Level 14, Main Block, Menara Takaful Malaysia, No 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.
8. Please answer the form in black ink using block letters or ticking one (1) of the options, as is applicable.

INSTRUCTIONS: Please answer all questions in Section A.

A. INDIVIDUAL DETAILS

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Datuk Seri <input type="checkbox"/> Datuk <input type="checkbox"/> Dato' <input type="checkbox"/> Tan Sri <input type="checkbox"/> Tun <input type="checkbox"/> Others <input type="checkbox"/> Ms <input type="checkbox"/> Datin Seri <input type="checkbox"/> Datin <input type="checkbox"/> Dr <input type="checkbox"/> Puan Sri <input type="checkbox"/> Toh Puan _____					
*Name (As per NRIC/Passport)						
*Date of Birth (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
*ID Type	<input type="checkbox"/> New NRIC <input type="checkbox"/> Others _____ <input type="checkbox"/> Old Identity Card					
*ID Number						
*Nationality	<input type="checkbox"/> Malaysian <input type="checkbox"/> Others _____					
*Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others _____					
*Occupation	<input type="checkbox"/> Manager/Senior Executive <input type="checkbox"/> Pensioner <input type="checkbox"/> Self-employed <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Officer/Executive <input type="checkbox"/> Business Owner <input type="checkbox"/> Skilled Worker <input type="checkbox"/> Teacher/Lecturer <input type="checkbox"/> Clerical <input type="checkbox"/> Others _____					
*Mailing Address						
	Town/City				Postcode	
	State				Country	
*Telephone Number	Mobile		House		Office	
Email Address						

* Mandatory fields to be completed.

INSTRUCTIONS: When applying for a company or entity, please complete Section B.

B. COMPANY OR ENTITY DETAILS

Company Name			
Nature of Business			
Company Registration Number	*New	Date of Company Registration (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Old	Date of Company Registration (dd/mm/yyyy)	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Contact Person			
Company Address			
	Town/City	Postcode	
	State	Country	
Contact Details	Telephone Number	Facsimile Number	
Email Address			

* Mandatory fields to be completed.

INSTRUCTIONS: Please provide details of the vehicle in Section C.

C. VEHICLE DETAILS

1. Period of Takaful (dd/mm/yyyy)	From <input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	To <input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2. Type of Vehicle	<input type="checkbox"/> Private Car <input type="checkbox"/> Motorcycle <input type="checkbox"/> Commercial Vehicle <input type="checkbox"/> A Permit <input type="checkbox"/> C Permit	
3. Use of Vehicle	<input type="checkbox"/> Private <input type="checkbox"/> Business	
4. Vehicle Type	<input type="checkbox"/> Recondition <input type="checkbox"/> Complete Built Up (CBU) <input type="checkbox"/> Local <input type="checkbox"/> Complete Knock Down (CKD)	
5. Vehicle Registration Number		10. Seating Capacity (including driver)
6. Make		11. Engine Number
7. Model		12. Chasis Number
8. Engine Cubic Capacity/Tonnage		13. Date Vehicle Purchased
9. Year of Manufacture		14. Vehicle Purchase Price
15. Hire Purchase Owner/Employer	<input type="checkbox"/> Yes <input type="checkbox"/> No Name of Bank/Employer If Yes, please provide details _____	
16. Vehicle located at the same address as the Applicant address	<input type="checkbox"/> Yes <input type="checkbox"/> No If No, give the following details Address Town/City Postcode State Country	
17. Usual parking of vehicle at night	<input type="checkbox"/> Locked Garage <input type="checkbox"/> Open Public Car Park <input type="checkbox"/> Unlocked Garage <input type="checkbox"/> Secure Public Car Park <input type="checkbox"/> Locked Compound <input type="checkbox"/> Public Road <input type="checkbox"/> Unlocked Compound	

18. Anti-Theft device installed	<input type="checkbox"/> Yes <input type="checkbox"/> No		
	If Yes, tick (v) below where applicable		
	<input type="checkbox"/> Sandblasting	<input type="checkbox"/> Tracking Device	<input type="checkbox"/> Gear or Steering Lock
	<input type="checkbox"/> Immobilizer	<input type="checkbox"/> Alarm	<input type="checkbox"/> None
19. Safety Features	Please tick (v) below where applicable		
	Air Brake System (ABS) <input type="checkbox"/> Yes <input type="checkbox"/> No		
	Airbags:		
	Driver's side <input type="checkbox"/> Yes <input type="checkbox"/> No	More than 2 <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Passenger side <input type="checkbox"/> Yes <input type="checkbox"/> No	None <input type="checkbox"/> Yes <input type="checkbox"/> No	
20. The vehicle was modified for the purpose of speed and or acceleration beyond the manufacturer's specification (excluding change of engine capacity)	<input type="checkbox"/> Yes <input type="checkbox"/> No		

INSTRUCTIONS: Please provide details of named drivers including the Applicant.

D. ADDITIONAL DRIVER DETAILS

Note: Personal details of Applicant is not required (as identified in Section A).

	1 st Driver	2 nd Driver	3 rd Driver
1. Name (As per NRIC/Passport)	The Applicant		
2. Gender		<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
3. NRIC/Army/Police/Passport Number			
4. Date of Birth (dd/mm/yyyy)		□□/□□/□□□□	□□/□□/□□□□
5. Occupation			
6. Relationship to the Applicant	<input type="checkbox"/> Parent/Parent-in-law	<input type="checkbox"/> Parent/Parent-in-law	<input type="checkbox"/> Parent/Parent-in-law
	<input type="checkbox"/> Spouse	<input type="checkbox"/> Spouse	<input type="checkbox"/> Spouse
	<input type="checkbox"/> Child	<input type="checkbox"/> Child	<input type="checkbox"/> Child
	<input type="checkbox"/> Sibling/ Sibling-in-law/ Cousin/Relative (Aunt/Uncle/Niece/Nephew & etc)	<input type="checkbox"/> Sibling/Sibling-in-law/ Cousin/Relative (Aunt/Uncle/Niece/Nephew & etc)	<input type="checkbox"/> Sibling/Sibling-in-law/ Cousin/Relative (Aunt/Uncle/Niece/Nephew & etc)
	<input type="checkbox"/> Friend/Co-worker	<input type="checkbox"/> Friend/Co-worker	<input type="checkbox"/> Friend/Co-worker
7. Driving Experience	_____ Years	_____ Years	_____ Years
8. Type of Driving License Private Car	<input type="checkbox"/> Full <input type="checkbox"/> P	<input type="checkbox"/> Full <input type="checkbox"/> P	<input type="checkbox"/> Full <input type="checkbox"/> P
	<input type="checkbox"/> No license <input type="checkbox"/> L	<input type="checkbox"/> No license <input type="checkbox"/> L	<input type="checkbox"/> No license <input type="checkbox"/> L
9. Number of at fault claims experience for the past 3 years (excluding windscreen claim)	<input type="checkbox"/> 1 <input type="checkbox"/> 2 or more	<input type="checkbox"/> 1 <input type="checkbox"/> 2 or more	<input type="checkbox"/> 1 <input type="checkbox"/> 2 or more
10. Number of traffic conviction charged by court (excluding parking fines) for the past 5 years	<input type="checkbox"/> 0 <input type="checkbox"/> 1	<input type="checkbox"/> 0 <input type="checkbox"/> 1	<input type="checkbox"/> 0 <input type="checkbox"/> 1
	<input type="checkbox"/> 2 <input type="checkbox"/> 3 - 4	<input type="checkbox"/> 2 <input type="checkbox"/> 3 - 4	<input type="checkbox"/> 2 <input type="checkbox"/> 3 - 4
	<input type="checkbox"/> 5 or more	<input type="checkbox"/> 5 or more	<input type="checkbox"/> 5 or more

E. CERTIFICATE COVERAGE

1. Type of Cover Required	<input type="checkbox"/> Comprehensive	<input type="checkbox"/> Third Party, Fire and Theft	<input type="checkbox"/> Third Party Only
2. Sum Covered	RM _____		
3. Additional Benefit with Additional Contribution	Tick (v) if additional benefit is required		
	<input type="checkbox"/> Windscreen (RM) _____	<input type="checkbox"/> Vehicle Accessories (RM) _____	
	<input type="checkbox"/> Strike, Riot and Civil Commotion	<input type="checkbox"/> Limited Special Perils (Flood, Storm and Tempest only)	
	<input type="checkbox"/> Legal Liability to Passengers	<input type="checkbox"/> All Drivers (for Company Private Car only)	
	<input type="checkbox"/> Legal Liability of Passengers for negligence Acts	<input type="checkbox"/> All Riders (for Motorcycle only)	
	<input type="checkbox"/> NCD Relief	<input type="checkbox"/> New Spare Part Replacement Cover (for vehicle aged 5 to 15 years)	
	<input type="checkbox"/> Gas Conversion Kit (RM) _____	<input type="checkbox"/> Basic Personal Accident (for Motorcycle only)	
	<input type="checkbox"/> Smart Key Replacement Cover (Sum Covered up to RM3,000) (RM) _____	<input type="checkbox"/> Commercial PA (Driver Only) (for commercial vehicle only)	
	<input type="checkbox"/> Drive Less Save More (DLSM) (Non-Tariff)	<input type="checkbox"/> Commercial PA (Driver and Attendant) (for commercial vehicle only)	
	<input type="checkbox"/> Compensation Loss of Use		
Tick (v) the allowances required			
Allowance per day (RM) - maximum 10 days			
<input type="checkbox"/> 50	<input type="checkbox"/> 100	<input type="checkbox"/> 150	<input type="checkbox"/> 200
<input type="checkbox"/> Car Re-Spray Cover (for vehicle aged 10 years and below)			
Tick (v) the Sum Covered (RM) required			
<input type="checkbox"/> 1,000	<input type="checkbox"/> 1,500	<input type="checkbox"/> 2,500	
<input type="checkbox"/> Child Car Safety Seat (Non-Tariff)			
Tick (v) the number of units to be covered			
<input type="checkbox"/> 1 unit	<input type="checkbox"/> 2 units	<input type="checkbox"/> 3 units	

INSTRUCTIONS: Please provide us with your bank account details, for the purpose of crediting refund of contribution or claims, if any.

F. BANK ACCOUNT DETAILS FOR CREDITING ANY REFUNDS OR CLAIM PAYMENT

Bank Name			
Account Type	<input type="checkbox"/> Saving	<input type="checkbox"/> Current	
Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Name as used for Account			

INSTRUCTIONS: Please confirm your agreement to the following declarations by signing below. All declarations are mandatory except item 14 below where you must select the option to agree (Yes) or disagree (No).

G. DECLARATIONS/AQAD

- I/ We have read and understand the contents of the application, including all notices therein.
- I/ We understand that the participation in any extended cover (as identified in Section E, Certificate Coverage) is not compulsory and is at My/ Our sole discretion.
- 3.1. I/ We understand and agree that the contract of takaful that I/ We have applied for shall, after assessment by Etiqa General Takaful, only be valid when:-
 - the full contribution has been paid and successfully received by Etiqa General Takaful; and
 - when the contract of takaful is issued by Etiqa General Takaful.
- 3.2. I/ We understand that the commencement of the takaful contract is as stated in the certificate issued to me by Etiqa General Takaful.
- I/ We understand that failure to take reasonable care in answering the questions may result in avoidance of I/ We contract of takaful, refusal or reduction of My/ Our claim(s), change of terms or termination of My/ Our contract of takaful.
- I/ We understand that the above duty of disclosure shall continue until the time My/ Our contract is entered into, varied or renewed with Etiqa General Takaful.
- I/ We understand that I/ We have a duty to tell Etiqa General Takaful immediately that this contract of takaful has been entered into, varied or

renewed, whether any of the information given in this application is inaccurate or has changed.

7. I/ We confirm that the agent has fully explained the terms and conditions of the contract of takaful in a language that I/ We understand and has presented and provided me with a product disclosure sheet.
8. I/ We agree that any payment by Etiqa General Takaful to the account details provided by me in Section F of this Application Form, will be deemed as full payment and Etiqa General Takaful shall be released and fully discharged from further liability and demand in relation to the payment. I/ We confirm that the bank account details in Section F is active and maintained in Malaysia.
9. I/ We understand that it is an offence under the law of the Republic of Singapore to enter the country without extending passenger liability cover to My/ Our motor takaful. I/ We confirm that the passenger liability cover is sufficient if I/ We intend to travel to Singapore with My/ Our vehicle.
10. I/ We confirm that I/ We have covered My/ Our vehicle for a sum not less than its market value, as I/ We am liable to bear a ratable proportion of the loss in the event that the sum covered at the time of the loss is less than the market value by 10%.
11. I/ We agree that in the event that My/ Our vehicle is involved in an accident and gives rise to a claim, My/ Our vehicle must be removed to motor repair workshops which has been selected and approved by Etiqa General Takaful or by PIAM Approved Repairers Scheme (PARS) for repairs.
12. I/ We understand that contributions will be subjected to relevant charges or taxes, as deemed necessary by the Malaysian tax authorities.
13. I/ We agree to participate in this General Takaful scheme based on the principle of takaful. I/ We agree to pay the contribution on the basis of Tabarru' (donation) for the purpose of mutual support of other participants and with this contribution, I/ We am/ are entitled to the takaful cover expressed in the terms and conditions of the Takaful Certificate. Payment of sum covered to participants is payable from the General Takaful Fund (Fund) based on the concept of Tabarru'.

This scheme also applies the Wakalah (agency) concept, I/ We agree to appoint Etiqa General Takaful to act on My/ Our behalf to invest and manage the Fund. The Fund is collectively owned by the Participants where Tabarru' portion of the contribution is placed for the purpose of takaful. Accordingly, I/ We agree to pay the Wakalah Fee (as shown in the Product Disclosure Sheet) to Etiqa General Takaful, as a deduction from contributions, to cover the expenses of investing and managing the Fund.

I/ We agree to authorize Etiqa General Takaful to delegate its rights, duties and obligations to any third party as Etiqa General Takaful deems fit for the purpose of achieving the objective to invest and manage the Fund, provided that, Etiqa General Takaful will remain liable and responsible for all such rights, duties and obligations towards Me/ Us.

I/ We understand that at the end of each financial year, the distributable surplus (if any) from the General Takaful Fund will be determined by Etiqa General Takaful and will only be payable for annual Certificate. The distribution, if any, makes allowance for contingency provisions, and is subject to the surplus policy approved by the Shariah Committee of Etiqa General Takaful. I/ We agree that fifty percent (50%) of the distributable surplus (if any) will be paid to Etiqa General Takaful for operating and managing the Fund, based on the contract of Ju'alah (wage), and the balance of fifty percent (50%) will be shared amongst participants whose certificates have not terminated and who have not made any claim within the financial year.

I/ We further agree that if the surplus or any sum payable is less than Ringgit Malaysia Ten (RM10.00), it will automatically be credited into charitable fund which will be utilized as 'Amal Jariah' on behalf of the participants. The Fund will be distributed to eligible recipients as approved by Shariah Committee of Etiqa General Takaful for charitable purposes.

Definitions:

"Tabarru" means contribution, donation or gift. In relation to the Takaful contract, it means Contribution for the purpose of Takaful. This portion is placed in the General Takaful Fund.

"Ju'alah" is a wage contract. It is an exchange contract for a known or unknown task, that is difficult to precisely determine and for which payment is due only once the work has been completed. In relation to the Takaful Contract, it refers to the reward given to the Takaful Operator (EGTB) agreed upfront by the Participant and the Takaful Operator for good management of the fund.

"Wakalah" refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated with or without imposition of a fee. In relation to the Takaful Contract, it means that the Participant have appointed Etiqa General Takaful to invest and manage the General Takaful Fund on his/her behalf.

14. PERSONAL DATA PROTECTION ACT 2010

I/ We agree to allow Etiqa General Takaful to process My/ Our personal data, including sensitive personal data, with the intention of entering into a contract of takaful in compliance with the provisions of the Personal Data Protection Act 2010.

I/ We understand and agree that any personal data collected or held by Etiqa General Takaful, whether contained in this application or subsequently obtained, may be held, used, processed and disclosed by Etiqa General Takaful to individuals or organizations related to and associated with Etiqa General Takaful, or any selected third parties (within or outside Malaysia, including medical institutions, retakaful operators or reinsurance companies, claim adjusters, claim investigators, solicitors, industry associations, regulators, statutory bodies, and government authorities), for the purpose of processing this application, providing subsequent service related to it, and to communicate with me for such purposes.

I/ We understand that I/ We have a right to obtain access to, and to request correction of any personal data held by Etiqa General Takaful concerning me. I/ We understand that such request can be made by completing the Access Request Form available at all Etiqa General Takaful branches or contacting Etiqa General Takaful via email at PDPA@etiqa.com.my. I/ We understand that in accordance with the provisions of the PDPA, I/ We may contact the Customer Service Centre at Etiqa Online 1300 13 8888 for the details of My/ Our personal data. Such information shall only be granted upon verification.

I/ We agree, consent and allow Etiqa General Takaful to share My/ Our Personal Data with Maybank Group, Etiqa General Takaful's agents or strategic partners and other third parties ("other entities") as Etiqa General Takaful deems fit.

I/ We agree to receive marketing communication from Etiqa General Takaful or from these other entities about products and services that may be of interest to Me.

Yes No

Signature of Applicant/Company Stamp

Date

FOR OFFICE USE

HQ/Branch Name		Distribution Channel Code	
Channel		Distribution Channel Name	