



<p align="center"><b>BUMIJEZ SDN BHD (BJSB) : 196501000376 24 HOUR M-JANNAH KHAIRAT PRODUCTS FUNERAL MANAGEMENT ASSISTANCE</b></p> <p><b>Date:</b></p> <hr/> <p align="center"><b>(The date must be completed by the sales staff at Bank Muamalat who manage this sale)</b></p>	<p align="center"><b>LEMBARAN PENDEDAHAN PRODUK (PDS)</b></p> <p>Sir/Madam are requested to read this Product Disclosure Sheet carefully before you decide to register / take the M-Jannah Funeral Management Assistance product. Make sure you read the terms and conditions of this product. Seek clarification from us if you do not understand any part of this document or the relevant general terms.</p> <p><b>Issued by :</b></p> <p><b>Distributed by :</b></p> <div align="center">   </div>
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<p><b>1. WHAT IS THIS PRODUCT?</b></p>
<p>This product offers 2 options to heirs namely:</p> <ol style="list-style-type: none"> <li>1) Funeral management services to the location of death to help the next of kin manage the body. For Muslims only.</li> </ol> <p align="center">OR</p> <ol style="list-style-type: none"> <li>2) Cash assistance of RM1500 will be given within 24 hours for the next of kin to pay the costs related to the management of the body on the day of the incident for Muslims.</li> </ol> <p>This product also comes with accident compensation benefits. Accident compensation depends on the package registered/ taken.</p>
<p><b>2. WHAT IS THE APPLICABLE SHARIAH CONTRACT?</b></p>
<p>WAKALAH : An Agency contract in which BMMB acts as an agent offering M-JANNAH products.</p>
<p><b>3. WHO CAN REGISTER THIS PRODUCT?</b></p>
<p>All Malaysian Citizens and permanent residents (Muslims only).</p>
<p><b>4. WHAT IS THE AGE LIMIT FOR REGISTRATION OF THIS PRODUCT?</b></p>
<p>The age limit for the registration of this product is 1years @ 18 years to 69 years on the day of registration. Renewal of membership is up to 74 years and protection expire at age 75 year based on birthday date (without fails to make renewal during 70 year to 74 year and with the approval of the takaful.</p> <p>The age limit for three (3) children under the family package is 06 months to 17 years. Protection for children is up to 17 years old and expire at age 18 years old based on birthday date. The price of each additional child is RM15 per year.</p>
<p><b>5. REQUIRED DOCUMENT TO REGISTER THIS PRODUCT</b></p>
<p>Copy of NRIC/IC card for Adult and copy of Birth Certificate or NRIC/IC for Children</p> <p>Note : No health examination document required to register this product.</p>

#### 6. WHAT LOCATIONS ARE PROTECTED BY THIS PRODUCT?

The location/ coverage of protection for the benefit of funeral management assistance is throughout Malaysia including Sabah and Sarawak. If the member dies abroad, management assistance will start at the Malaysian gateway.

The location / coverage for the accidental benefits is worldwide.

#### 7. HOW LONG IS THE PROTECTION PERIOD OF THIS PRODUCT?

M -JANNAH product protection is for one year (365 days) where the membership start period is between the 1st or 15th of each month and the waiting period is 30 days from the first starting date as on membership card. During the waiting period, only accidental claims are allowed. The 30 day waiting period is only for new participants / First year only.

For renewal, the protection period starts between the 1st or 15th after the renewal payment is received. Membership start date and coverage start date can be referenced on the membership card. (no waiting period)

If the participant fails to make a renewal payment and the membership expired or make a payment after expiration date, participants are counted as making a new registration and have a waiting period of 30 days again.

#### 8. WHAT ARE THE BENEFITS OBTAINED FROM THIS PRODUCT?

FOR MUSLIM CITIZENS ONLY

1. A toll-free tele-assistance facility that operates 24 hours (1800 886 887 / 010 321 7185) for heirs to request assistance in managing the remains anywhere in Malaysia or cash assistance of RM1500 to pay costs related to the management of the remains on the day of the incident after receiving a burial permit.
2. Lighten the financial burden of the heirs with the help of Khairat cash that will be paid according to the period specified in the package from the date of receipt of a copy of the death certificate and also for the payment of subsequent costs such as the cost of zikir tahlil, khatam Al Quran, the cost of building a grave enclosure, headstone and also Badal Hajj cash assistance depending on the package registered) will also be paid according to the period specified in the package.
3. Accident protection benefits. Subject to the terms and conditions and approval of the Takaful/ risk bearer

#### 9. WHAT CASES ARE COVERED?

Cases covered and claims can be made are for all cases of normal death and death or permanent disability due to accidents (which have been confirmed and occurred during the active membership period).

#### 10. WHAT CASES ARE NOT COVERED?

All cases of normal death within the waiting period (30 days) as well as normal death and death or permanent disability due to illegal accidents such as suicide and any consequences of drunkenness.

#### 11. HOW DO HEIRS REQUEST HELP WITH FUNERAL MANAGEMENT ON THE DAY OF THE EVENT?

The heirs can contact the toll-free line to inform the location of the death and attach a copy of the burial permit for confirmation of the death case and the copy of NRIC/IC for the membership active status. The body management team will come to the location notified by the heir within 2 hours to manage the body after the death time had been confirmed occurred during the active membership period.

**12. IF THE MEMBERSHIP HAS BEEN CONFIRMED NOT ACTIVE DURING THE TIME OF THE DEATH?**

The benefit of the package/product cannot be claimed, but the heirs will be given the option to get help with Complete Funeral Management (PJM) only with the payment of funeral management costs and related expenses will be borne by the heirs according to the current price.

**13. WHAT HELP IS GIVEN TO THE HEIRS ON THE DAY OF THE EVENT?**

The assistance that will be provided is bathing the body, shrouding the body, funeral prayer, sending the body to the burial site, burial of the body and ending with a talkin reading. Advice and related documentation assistance will also be provided to the heirs if required. All matters will be carried out with the heir or with a representative authorized by the heir.

**14. IF THE FUNERAL MANAGEMENT IS PERFORMED BY THE HEIRS HIMSELF OR THE HEIRS WITH A LOCAL CHARITY OR THE HEIRS CHOOSE FUNERAL MANAGEMENT SERVICES FROM OTHER AGENCIES/COMPANIES?**

Complete Funeral Management Fee of RM1,500 will be paid within 24 hours. However, additional assistance such as manpower will be provided if necessary. The charge for the use of a hearse (if necessary) is subject to the round trip distance (per km).

**15. IF THE FUNERAL MANAGEMENT IS PERFORMED BY THE HOSPITAL?**

For the death case in hospital, if the heirs are obliged to choose / or choose an undertaker at the hospital, then cash assistance of RM1500 will be given to the next of kin within 24 hours to pay / lighten the burden of charges that will be imposed by the hospital's undertaker.

**16. IF THE COST RELATED TO THE MANAGEMENT OF THE FUNERAL ON THE DAY OF THE EVENT EXCEEDS RM1500?**

Management by BJSB: Allocation from khairat will be taken to cover the necessary costs. Allocation for other benefits will also be taken if the allocation from khairat is insufficient (choice of heirs)

Management by other parties: The heirs will have to pay the costs themselves that exceed the allocation of RM1500 that will be given by BJSB within 24 hours.

**17. DEATH IN SABAH AND SARAWAK: IF THE BENEFITS CHOOSE TO HAVE THE BODY BROUGHT BACK TO THE PENINSULA (BY FLIGHT SERVICE) FOR BURIAL? (OR OTHERWISE)**

Management by BJSB: Payment of the cost of bringing the body home via flight service will be taken from the product benefit value. The current cost to bring the body home via flight service is RM5000 and above.

Management by other parties: The heirs must pay the cost of flight services themselves that exceed the allocation of RM1500 that will be provided by BJSB within 24 hours.

**18. IF THE DEATH HAPPENS ABROAD?**

For cases of death that occurred abroad, the BJSB can only manage the remains from the airport to be managed/sent to the burial place after obtaining the permission of the responsible party (If the next of kin chooses for the remains to be brought home). The next of kin can also claim and will be paid RM1500 in cash within 24 hours if the management and burial is done in the country by submitting proof of death (such as a copy of the death certificate from abroad)

**19. IF IN THE EVENT OF THE DEATH REPORT IS SUBMITTED LATE BY HEIRS?**

If in the event of the death report is submitted late by heirs , for example after 03 months, the Funeral Management Fee of RM 1,500 will be paid within 24 hours and other payments will be made according to the period specified in the package from the date of receipt of the document (for the deaths that occur during the active membership period only).

**20. HOW DO I/HEIRS CLAIM BENEFITS DUE TO AN ACCIDENT?**

Every For every claim of death as a result of an accident, additional documents that need to be included are a doctor's / hospital report confirming that the death was the result of an accident and also a police report confirming the occurrence of a related accident that caused the death.

For a permanent disability claim as a result of an accident, additional documents that need to be included are a doctor's/hospital report confirming the disability is a result of the accident and also a police report confirming the occurrence of a related accident that caused permanent disability. The amount of claim compensation (from the maximum amount of accident benefits according to the package) is based on the percentage of permanent disability that has been confirmed by the doctor / hospital and with the approval of the takaful / risk insurer.

Note: For death or permanent disability due to an accident, participants / heirs can claim benefits from all takaful / insurance policies that are included.

All payments for accident benefits will be given to the heirs (if approved by the takaful / risk insurer) within a maximum period of 180 days from the day of receipt of the required complete documents.

**21. WHEN WILL THE BADAL HAJJ CASH ASSISTANCE BENEFIT WILL BE GIVEN?**

The payment of Badal Hajj cash assistance will be paid to the heirs in 02 month before next year Hajj Pilgrimage season from the date/year of the death. (not in the next nearest Hajj Pilgrimage season from the date of the death).

**22. IF I HAVE ALREADY PERFORMED THE HAJJ? (FOR PACKAGES WITH THE BENEFITS OF BADAL HAJJ CASH ASSISTANCE)**

The benefit of Badal Hajj will be replaced with khairat cash assistance of RM2000 to the heir that will be given 02 month before next year Hajj Pilgrimage season from the date/year of the death. (not in the next nearest Hajj Pilgrimage season from the date of the death)

### 23. WHAT IS THE SUMMARY FOR THE RECEIVING DATE OF CASH BENEFITS FOR THIS PRODUCT?

TYPE OF CLAIMS	TIME PERIOD FOR PAYMENT TO BENEFICIARIES	REQUIRED DOCUMENTS
Cash assistance of RM1500 to replace the value the benefits of complete Funeral Management (PJL) if choice of heirs.	Within 24 hours after receipt of documents	Copy of burial permit
Khairat cash assistance help to replace the value the benefits of tahlil zikir and Khatam Al Quran.	Within 30 days after receipt of documents	Copy of death certificate (JPN)
Khairat cash assistance (RM1500 -RM2000) *according to the package of choice	Within 60 days after receipt of documents	Copy of death certificate (JPN)
RM500 Infaq assistance that will be managed by Bumijez Sdn Bhd on behalf of the participants.	Within 90 days after receipt of documents	Copy of death certificate (JPN)
Khairat cash assistance help to replace the value the benefits of Grave Enclosures and Tombstones (if heir's choice) RM1500	Within 120 days after receipt of documents	Copy of death certificate (JPN)
Cash assistance for Badal Hajj cost or Khairat cash assistance RM2000 if participant already performed Hajj.	02 Months before next year Hajj Pilgrimage Season	Copy of death certificate (JPN)
Consequential Death compensation claim Due to accident	After 180 working days, subject to approval the Takaful / risk bearer	Copy of death certificate, doctor's report confirming death due to accident and police report which confirming the accident case.
Permanent disability compensation claim Due to Accident. Total claim is based on rate of percentage (%) disability Due to Accident	After 180 working days, subject to approval the Takaful/ risk bearer	Copy of doctor's medical report confirming Permanent Disability due to accidents and police report which confirming the accident case.

### 24. WHERE CAN I FIND MORE INFORMATION?

**Bumijez Sdn. Bhd.**

No 29-1 Jalan Kenari 12,  
Bandar Puchong Jaya, 47170  
Puchong Jaya, Selangor  
Careline: 1 800 886 887  
Website: [www.bumijez.com](http://www.bumijez.com)

If you wish to lodge feedback on our services, you may contact us at:

**Bank Muamalat Malaysia Berhad**

Customer Service Department  
Level 19, Menara  
Bumiputra, No. 21,  
Jalan Melaka,  
50100 Kuala Lumpur  
Tel: 03-2600 5500  
Website: [www.muamalat.com.my](http://www.muamalat.com.my)

Or

**Bumijez Sdn. Bhd.**

No 29-1 Jalan Kenari 12,  
Bandar Puchong Jaya, 47170  
Puchong Jaya, Selangor  
Careline: 1 800 886 887  
Website: [www.bumijez.com](http://www.bumijez.com)

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Block D, Bank Negara  
Malaysia Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel: 1-300-88-5465  
Fax:03-2174 1515  
E-mail: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

I / We hereby confirm that the Product Disclosure Sheet has been explained to the Customer :

.....  
*Staff name:*  
*Staff ID:*  
*Date:*

I / We hereby confirm that Product Disclosure Sheet has been explained to me/us :

.....  
*Name:*  
*No myKad:*  
*Date:*