

Below are the frequently asked questions and answers for the purpose of claiming Takaful compensation due to death and total permanent disability (TPD):

No	Question	Answer
1	What documents do I/ my heirs need to submit for the purpose of claiming Takaful compensation?	<p>For Takaful compensation due to the death, the heirs are required to submit the following certified true copy of the following documents:</p> <ol style="list-style-type: none"> i. Death certificate of the deceased customer ii. Identity card of the deceased customer iii. Identity card of the claimant iv. Proof of relationship between deceased customer and claimant v. Autopsy report (Accident Case) vi. Police report (Accident Case) vii. Laboratory Report (unknown death case) <p>For Takaful compensation due to total permanent disability (TPD), BMMB customers and/or their heirs are required to submit certified true copy of the following documents:</p> <ol style="list-style-type: none"> i. BMMB customer's Identity Card ii. TPD Claimant Form (completed and signed by the Claimant and BMMB Branch Staff) iii. TPD Doctor's Statement (six (6) months after the occurrence of TPD) to be completed by attending doctor iv. Medical Report (when first diagnosed with TPD) v. Medical Report from SOCSO (PERKESO Medical Board's decision) / Laboratory Investigation Report (if available) vi. Termination/Resignation Letter from Employer/ Pensioner Card (if available) vii. Police Report (Accident Case)
2	How is the total claim for death/permanent total disability determined?	<p>The amount of compensation for death/permanent total disability is determined based on an assessment made by the Takaful Panel according to reducing balance schedule term.</p> <p>After the compensation payment is received from Takaful, BMMB will credit the amount to settle the remaining financing balance. For financing accounts with excess payments, the amount will be refunded to the customer or their heirs.</p> <p>If the customer's financing account still has a balance that needs to be settled, BMMB will inform the customer or their heirs of the outstanding amount.</p>
3	Why there is still a balance of financing on that account after the compensation payment has been received?	<p>The customer still has a financing balance after the compensation payment has been received, which is likely due to:</p>

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		<ul style="list-style-type: none"> i. The amount of compensation received is insufficient due to outstanding payment on the financing account. ii. No takaful protection. iii. The cause of death / total permanent disability (TPD) of the customer is excluded from the benefits of the customer's takaful policy. iv. The takaful policy has expired before the date of death / confirmed total permanent disability. (TPD). v. Previously customer had enrolled for payment assistance program includes moratorium, rescheduling (R&R) and debt management program by Agensi Kaunseling dan Pengurusan Kredit (AKPK) and moratorium
4	How can the heirs of a customer make a settlement payment for financing for a customer who has passed away?	<p>For the purpose of settlement payment for financing, the customer's heirs must use the number designated for the customer as follows:</p> <ul style="list-style-type: none"> i. For Housing, Personal, and Vehicle Financing accounts: "customer's financing account number" ii. For Mcash-i Financing accounts: "customer's current Mcash-i account number" iii. For Card Credit-i Financing accounts: "customer's credit card number" <p>Payments can be made through the following methods:</p> <ul style="list-style-type: none"> i. Cash at any BMMB counter throughout Malaysia, or; ii. Online via IBG, IBFT, and RENTAS iii. BMMB self-service machines (ATM or Cash Deposit)
5	Is a joint financing partner required to settle the financing balance for a customer who has passed away?	<p>BMMB will make a death compensation claim from the Takaful Operator to settle the outstanding financing of the deceased customer and will return any excess payment (if any) to the spouse or heirs once the financing is fully settled and closed.</p> <p>For financing accounts that still have a balance after the compensation claim has been received, BMMB will inform the joint applicant or spouse or heirs about the remaining balance to settle the financing.</p>
6	How can the heirs apply for the house grant and the excess payment for customers who have passed away? (If applicable)	<p>BMMB will only return the grant and any remaining credit balance (if any) after the heirs submit one of the following document copies:</p> <ul style="list-style-type: none"> i. Letter of Order for Division of Property, Ordinance (Division) of Small Estate, 1985, complete with information on the movable property to be divided and the immovable property to be divided if the estate is valued at less than RM2,000,000; or ii. Court Order for assets valued at less than or more than RM2,000,000; or

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		<p>iii. Letter of Administration issued by the officer of the Land Office or the High Court; or</p> <p>iv. Grant of Probate issued by the High Court.</p> <p>The true owner is subject to the heirs as stated in one of the documents mentioned above.</p>
7	What will happen if I/heirs do not make any claims for the excess credit balance for my financing account?	<p>Any excess payment of BMMB financing that is not claimed by the customer or heirs within one (1) year from the date of settlement of the financing is subject to the Unclaimed Money Act 1965 and will be handed over to the Registrar of Unclaimed Money, Department of the Accountant General of Malaysia.</p> <p>Customers/heirs need to make a claim for excess payment at the Unclaimed Money, Department of National Accounts.</p>
8	What is Unclaimed Money (WTD)?	<p>According to the Unclaimed Money Act 1965, the definition of Unclaimed Money is money that is legally owed to the owner but has not been paid for a period of not less than one (1) year.</p> <p>For any further information, please visit the website of the National Accountant Department, www.anm.gov.my/utama</p>
9	If I/heir only realize that my financing account has a surplus credit balance after I receive the "Excess Financing Balance Notification Letter," how long do I/heir have to make a claim before my money is sent to Unclaimed Money?	<p>If no claims are received within one (1) year from the date of settlement of the financing, the excess funds will be handed over to the Office of the Registrar of Unclaimed Money (WTD), Department of Accountant General of Malaysia, in accordance with the Unclaimed Money Act 1965.</p>
10	Can I / my heirs make a claim for WTD from BMMB?	<p>If the amount has not been submitted to the Unclaimed Money (WTD) authority, the customer/heir has the right to reclaim the remaining credit amount from BMMB. However, if the amount has been submitted to the WTD authority, the customer/heir must make a claim from the WTD.</p>
11	If I/heir require further clarification, how can I/heir submit an inquiry?	<p>For any further inquiries, customers/heirs can contact BMMB as follows:</p> <ol style="list-style-type: none"> The nearest BMMB branch Call BMMB at 03-2600 5500 Email: feedback@muamalat.com.my