

## BUSINESS TRANSFER SCHEME

HSBC Amanah Takaful (Malaysia) Berhad and Zurich General Takaful Malaysia Berhad

### Frequently Asked Questions (FAQs)

NO	QUESTIONS	ANSWERS
1	What is this business transfer scheme about?	<p>In compliance with the Islamic Financial Services Act 2013, which stipulates that a licensed takaful operator must not carry on both family and general takaful business after 30<sup>th</sup> June 2018, HSBC Amanah Takaful (Malaysia) Berhad (“HATB”) ceased the renewal or issuance of new takaful certificates for its general takaful business at of 1<sup>st</sup> July 2018.</p> <p>Thereafter, HATB entered into an agreement with Zurich General Takaful Malaysia Berhad (“ZGTMB”) to transfer its general takaful business to ZGTMB under a business transfer scheme. The transfer was completed on 3<sup>rd</sup> November 2018.</p>
2	How does this business transfer scheme affect me?	As of 3 <sup>rd</sup> November 2018, all general takaful certificates issued by HATB are under the administration of ZGTMB, which is responsible for the servicing, renewal and claims for these certificates.
3	Is there anything that I need to do as a result of this business transfer scheme?	Not at all. Please be assured that you have our commitment to ensure that you will continue to receive uninterrupted coverage and services. We will honour the terms and benefits under your current general takaful certificate (as stated in the letter that was sent to you by HATB), which will remain in-force until its expiry.
4	I would like to make changes to my certificate details. What should I do?	<p>For certificate services such as change of billing / nomination details or renewal of certificate, you may visit our <a href="#">General Takaful branches</a>, contact our Call Centre at 1-300-888-622 or send an email to <a href="mailto:callcentre@zurich.com.my">callcentre@zurich.com.my</a></p> <p>If you own a Long Term House Owner certificate under the <i>Lembaga Pembiayaan Perumahan Sektor Awam</i> (LPPSA), kindly contact 03 – 8880 1600 for further assistance.</p>
5	I would like to file a claim. What should I do?	<p>To file a claim, you may visit our <a href="#">General Takaful branches</a>, contact our Call Centre at 1-300-888-622 or send an email to <a href="mailto:callcentre@zurich.com.my">callcentre@zurich.com.my</a></p> <p>If you own a Fire / Houseowner / Householder certificate and are currently servicing a home loan that you have taken up with HSBC Bank Malaysia Berhad or HSBC Amanah Malaysia Berhad, kindly contact your relationship manager at your HSBC branch for further assistance on filing your claim.</p>
6	I have a current open claim with HATB. What should I do?	Your claim will now be handled by ZGTMB. Our team will be in touch with you, if required.

NO	QUESTIONS	ANSWERS
7	I have a TPA Shield Certificate. Why is my current contribution amount higher as compared to the previous months?	<p>Your contribution amount is higher due to the inclusion of the 6% Service Tax. Please note that the new Service Tax Act 2018, which was implemented by the Government of Malaysia on 1<sup>st</sup> September 2018 is applicable to the provision of both individual and corporate general takaful products with risks incurred in Malaysia, with the exception of individual medical and health takaful products.</p> <p>ZGTMB reserves the right to collect from you an amount equivalent to the Service Tax payable on the applicable contribution for the certificate period, or in the event that the certificate period commences before but expires after 1<sup>st</sup> September 2018, to collect from you an amount equivalent to the Service Tax payable on the applicable contribution calculated from 1<sup>st</sup> September 2018 on a pro-rated basis.</p>
8	Can you tell me more about Zurich?	<p>Founded in 1872 and headquartered in Zurich, Switzerland, the Zurich Insurance Group (“Zurich”) is one of the world's leading insurance groups and one of the few to operate on a truly global basis.</p> <p>At Zurich, our mission is to help our customers understand and protect themselves from risk. With about 53,000 employees, we provide a wide range of property and casualty, as well as life insurance products and services in more than 210 countries and territories.</p> <p>Zurich is uniquely positioned in Malaysia where we offer a wide range of insurance and takaful solutions – covering conventional products of life insurance and general insurance as well as Shariah-compliant products of family takaful and general takaful under a single brand.</p> <p>Our general takaful offerings include motor, travel, property, financial lines and personal lines; serving individuals, small to medium enterprises as well as large industrial corporations alike. Whether you have just purchased a new home, or are looking to protect your business assets and employees, we can provide you with the right cover.</p>