

SERVICE GUIDE

What Services Can You Expect From Bank Staff?

Agrobank offers takaful product underwritten by Takaful Ikhlas through Agrobank branches. If you intend to purchase an individual family takaful product from bank staff, you can enjoy these value-added services.

- **Assist you in Choosing the Right Takaful Plan**
- Go through the Customer Fact Find form with you to understand your financial needs and risk appetite.
- Recommend suitable Takaful plan(s) based on the facts furnished in the form.
- **Explain Product Features**
- Explain the plan features, benefits, exclusions, contributions and charges.
- Provide Product Disclosure Sheet, to assist you in making informed decision and to facilitate product comparison.



Before You Participate In A Takaful Plan

- **Assist you in completing the Takaful Application**
- Explain the importance of answering the questions in the proposal form fully and accurately.
- Provide information on making a nomination and/or hibah to ensure benefits payable are received by your nominee or beneficiaries in the event of death.
- Submit your application to Takaful Operator.
- **Explain the Certificate Terms and Conditions**
- Your Takaful certificate will be delivered to you (by hand or via post) within 30 days.
- Go through the certificate terms and conditions with you to ensure that this is the right Takaful plan that you have participated in.



When You Have Decided In A Takaful Plan

- **Continuous Certificate Servicing**
- Provide continuous service e.g. certificate modifications, change of address and frequency of contributions.
- **Assist you in making a Takaful Claim**
- Guide you through the standard procedures on how to file a Takaful claim.



During The Term of the Takaful Plan

Customer Portal

Please visit Takaful Ikhlas's Customer portal at <https://oca.eikhlas.com.my/oca/> for on-line access to your Takaful certificate information

If you are not satisfied with the services of bank staff, or require additional support, you may contact **Agrobank Call Centre** at 1-300-88-2476 or **Takaful Ikhlas Call Centre** at 03-27239696