

Customer Service Guide

Etiqua Takaful Berhad offers family takaful plans through our agency force, bank partners and online channels. This guide outlines the services you should expect from our Bancatakaful Sales Representatives.



Before you start

Deal with only registered Bancatakaful Sales Representative

You may request the Bancatakaful Sales Representative to display the Malaysian Takaful Association (MTA) Authorization Card for validation.



Before you participate in a takaful plan

Assist you in choosing the right takaful plan

- Understand your financial needs and risk appetite using the Customer Fact Find form.
- Assess your needs before recommending a suitable takaful plan.



eTiqa
Takaful

Humanising Financial Services.

Assist you to make an informed decision

- Explain the plan features, benefits payable, exclusions, contributions and charges.
- Provide and guide you through the Product Disclosure Sheet, Marketing Illustration and Fund Fact Sheet (if you participate in an investment-linked plan).



When you decide to participate in a takaful plan

Assist you with your takaful plan application

- Explain the importance of answering the questions in the proposal form fully and accurately.
- Submit your application to Etiqua Takaful Berhad for processing after you have signed the proposal form.
- Assist you with medical examination with one of Etiqua Takaful Berhad panel clinics, if required.
- Provide information on making a nomination and/or hibah to ensure benefits payable are received by your nominees or beneficiaries in the event of death.



Explain the certificate terms and conditions

- Your certificate document will be delivered to you (by hand or via post) within 14 business days from the application approved date.
- Guide you through the certificate terms and conditions to ensure that this is the right plan that you have participated in.



During the term of the takaful plan

Provide you the following services throughout your takaful term

- Assist in submitting your service requests to Etiqua Takaful Berhad, e.g. certificate amendments, change of address, frequency of contributions and certificate surrender OR you may go to the nearest Etiqua branch office.

If your Bancatakaful Sales Representative has left the company, you may engage with any Bancatakaful Sales Representative at Maybank branch for the services that you required.



Assist you in making a takaful claim

- Assist in submitting your claim forms and documents to Etiqua Takaful Berhad OR you may go to the nearest Etiqua branch office.

If you are not satisfied with the services of our Bancatakaful Sales Representative, or if you require additional assistance from Maybank, you may contact Maybank's Customer Care at **1300 88 6688**

 **Maybank**