FREQUENTLY ASK QUESTIONS ("FAQ")

HONG LEONG MSIG TAKAFUL ("HLMT") EXITING GENERAL TAKAFUL BUSINESS

1. Why is HLMT ceasing operations of its General Takaful business?

In accordance with the legislative requirements under Islamic Financial Services Act 2013, HLMT will cease to be a *composite* licensed takaful operator effective 1 July 2018.

As part of its internal streamlining exercise, HLMT will exit the general takaful business to enable it to focus on its family takaful business. Accordingly, HLMT will continue to carry on family takaful business under a single family takaful licence with effect from 1 July 2018.

2. How will I be affected by this change?

As an existing customer of HLMT, you can be assured that your current HLMT takaful certificate will remain intact and be duly honoured in accordance with its terms and conditions.

3. What happens when I need to make a claim in the future?

With effect from 1 July 2018, kindly direct all customer inquiries relating to HLMT takaful certificates, claims or otherwise to 03-7650 1800, drop by any of HLMT branches nationwide, or log on to <u>www.hlmtakaful.com.my</u>

4. What shall I do when my existing HLMT takaful expires?

You may opt to purchase new or renew general insurance products underwritten by MSIG Insurance (Malaysia) Bhd or contact our sales personnel to explore your options on the renewal. There are other takaful operations in Malaysia that you may purchase general takaful products.

5. Who can I contact to get more information about this change?

Should you require any assistance or clarification on this matter, please feel free to contact HLMT customer service centre at 03-7650 1800, drop by any of HLMT branches nationwide, or log on to <u>www.hlmtakaful.com.my</u>

If you would like to pose any questions regarding the purchase of the policy or policy renewal, please refer to the following:-

Telephone: Hong Leong Contact Centre at 03 76268899 MSIG Contact Centre at 1800 88 8163. HLMT Customer Service Hotline at 03 76501800 Website: <u>www.hlb.com.my</u> Branches: Visit nearest Hong Leong Bank Branch