

Al-Mudharabah Surplus Distribution Guideline

Participant's Guideline

Step 1

Download the *Al-Mudharabah* surplus distribution form by clicking/typing the link below:



<https://www.insuranstaib.com.bn/surplus-distribution/ft>

Step 2

1. **Please complete the form with all the required details.**



2. If the Participant appoints a representative to collect the *Al-Mudharabah* surplus on their behalf, the representative must present an authorisation letter signed by the Participant.
3. If the Participant has passed away, the nominee or legal heir must provide a probate letter.

Step 3

Submit the completed form with the required documents (as listed in the form) by any of the following methods:



- (a) Email the documents to **ft.queries@insuranstaib.com.bn** with the subject "SURPLUS"; or
- (b) Send the documents via WhatsApp to **875-1715**; or
- (c) Drop off the documents at IITFT Head Office at **Unit 6, Bangunan Setia Kenangan II, Kiulap.**

Note: A notification will be sent to the Participant upon submission.

Step 4

If you have any further enquiries, kindly reach us at **222-3006/875-1715** during office hours.



Takaful Counter/Desk	Monday- Thursday	Friday	Saturday
Head Office Setia Kenangan II	8:15am - 12:00pm 1:30pm - 4:00pm	8:15am - 11:15am 2:30pm - 4:00pm	Closed



Family Takaful
Helpline
222-3006

- Enquire
- Get quote
- Renew your Takaful policy
- Participate in new Takaful policy

Garis Panduan Bagi Pengagihan Lebihan *Al-Mudharabah*

Garis Panduan bagi Peserta

Langkah 1

Awda boleh memuat turun borang bagi pengagihan lebihan *Al-Mudharabah* dengan menekan/menaip link di bawah



<https://www.insuranstaib.com.bn/surplus-distribution/ft>

Langkah 2

1. Sila lengkapkan borang dengan semua maklumat yang diperlukan.



2. Jika Peserta melantik wakil untuk mengambil lebihan *Al-Mudharabah* bagi pihak Peserta, wakil hendaklah mengemukakan surat kebenaran yang ditandatangani oleh Peserta.

3. Bagi Peserta yang telah meninggal dunia, penama atau waris hendaklah mengemukakan surat probet.

Langkah 3

Hantar borang yang lengkap beserta dokumen-dokumen yang diperlukan (sepertimana yang dinyatakan di dalam borang) sama ada:



(a) Emel dokumen-dokumen tersebut ke ft.queries@insuranstaib.com.bn dengan perkara "SURPLUS"; atau

(b) Hantar dokumen-dokumen melalui *WhatsApp* ke talian **875-1715**; atau

(c) Hantar dokumen-dokumen ke ibu pejabat IITFT di **Unit 6, Bangunan Setia Kenangan II, Kiulap.**

Nota: Peserta akan menerima pemberitahuan selepas penghantaran.

Langkah 4

Jika awda mempunyai pertanyaan lanjut, sila hubungi kami di talian **222-3006/875-1715** semasa waktu bekerja.



Kaunter/Meja Takaful	Isnin - Khamis	Jumaat	Sabtu
Head Office Setia Kenangan II	8:15am - 12:00pm 1:30pm - 4:00pm	8:15am - 11:15am 2:30pm - 4:00pm	Tutup



Family Takaful
Helpline
222-3006

- Bertanya
- Dapatkan sebut harga
- Perbaharui polisi Takaful awda
- Sertai polisi Takaful baru