

## **FREQUENTLY ASKED QUESTIONS (FAQ)**

### **UNCOLLECTED *AL-MUDHARABAH* SURPLUS DISTRIBUTION**

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#### **1. What is *Al-Mudharabah* Surplus Distribution?**

*Al-Mudharabah* Surplus Distribution refers to the sharing of surplus from investment activities of the Participant's Takaful fund, based on a pre-agreed profit-sharing ratio. It applies when there is a surplus after claims, reserves, and expenses have been accounted for.

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#### **2. Is *Al-Mudharabah* Surplus Distribution applicable to all Insurans Islam TAIB General Takaful scheme?**

Surplus Distribution is applicable for Insurans Islam TAIB General Takaful Participants.

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#### **3. Am I entitled for *Al-Mudharabah* Surplus Distribution?**

Kindly refer to the list of eligible participants on Insurans Islam TAIB website.

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#### **4. What is the amount of *Al-Mudharabah* Surplus Distribution that I will receive?**

The amount of Surplus Distribution is calculated based on the basic contribution multiplied by surplus rate.

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#### **5. How will Insurans Islam TAIB General Takaful Sendirian Berhad pay the *Al-Mudharabah* Surplus Distribution?**

The Surplus Distribution payment will be credited into your designated bank account.

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#### **6. If I made a claim to my Insurans Islam TAIB General Takaful certificate, am I eligible to *Al-Mudharabah* Surplus Distribution?**

No, Surplus Distribution is only applicable if there are no claims lodged within the coverage period for all Insurans Islam TAIB General Takaful products.

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#### **7. When will I get my *Al-Mudharabah* Surplus Distribution payment?**

*Al-Mudharabah* Surplus Distribution (if any) shall be disbursed after the end of the financial year following the expiry of your eligible certificate.

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#### **8. If I surrender my certificate for any reason, will I be eligible to *Al-Mudharabah* Surplus Distribution?**

If you surrender your certificate prior to its expiry, it does not qualify for *Al-Mudharabah* Surplus Distribution.

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#### **9. If my certificate is longer than 12 months, how will *Al-Mudharabah* Surplus Distribution be affected?**

If your certificate is in force for a period longer than 12 months, you will be eligible for *Al-Mudharabah* Surplus Distribution arising in the relevant financial years during which that certificate is in force.

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#### **10. Is there any notification to participants about the *Al-Mudharabah* Surplus Distribution?**

Yes, we will inform the Participant through various channels. The information can be obtained through our IIT website, IIT Mobile Application and social media.

**11. When may I expect it to be credited into my account?**

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If you are deemed eligible for *Al-Mudharabah* Surplus Distribution, we will credit it into your account within 21 Working Days. In the event *Al-Mudharabah* Surplus Distribution is not collected after one (1) year, Insurans Islam TAIB General Takaful will distribute it to charity organisations which have been approved by its Syariah Advisory Committee.

**12. How may I reconfirm my eligibility status for *Al-Mudharabah* Surplus Distribution?**

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Kindly visit <https://www.insuranstaib.com.bn/surplus-distribution/> and check your name in the *Al-Mudharabah* Surplus Distribution listing. If you are eligible you will need to complete the *Al-Mudharabah* Surplus Distribution form for our next action.

**SOALAN-SOALAN LAZIM**  
**PENGAGIHAN LEBIHAN *AL-MUDHARABAH* YANG BELUM DITUNTUT**

**1. Apakah Pengagihan Lebihan *Al-Mudharabah*?**

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Lebihan *Al-Mudharabah* ialah perkongsian lebihan daripada aktiviti pelaburan Dana Takaful Peserta berdasarkan nisbah yang telah dipersetujui. Ia akan dikongsi setelah tuntutan, rizab dan perbelanjaan telah dibuat.

**2. Adakah Pengagihan Lebihan *Al-Mudharabah* diberi untuk semua skim Insurans Islam TAIB General Takaful?**

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Lebihan diberikan kepada peserta yang menyertai skim Insurans Islam TAIB General Takaful.

**3. Adakah saya layak untuk menerima Pengagihan Lebihan *Al-Mudharabah*?**

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Sila rujuk senarai nama-nama peserta yang layak menerima Lebihan *Al-Mudharabah* di dalam laman sesawang.

**4. Berapakah Jumlah Pengagihan Lebihan *Al-Mudharabah* yang saya terima?**

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Jumlah Pengagihan Lebihan *Al-Mudharabah* dikira berdasarkan sumbangan asas yang didarab dengan kadar lebihan.

**5. Bagaimanakah Pengagihan Lebihan *Al-Mudharabah* ini akan diberikan kepada peserta?**

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Pembayaran Pengagihan Lebihan *Al-Mudharabah* awda akan dikreditkan ke dalam akaun bank yang diberikan.

**6. Jika saya telah membuat tuntutan terhadap sijil Insurans Islam TAIB General Takaful saya, adakah layak menerima Pengagihan Lebihan *Al-Mudharabah*?**

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Tidak, untuk makluman Pengagihan Lebihan *Al-Mudharabah* hanya layak diberikan sekiranya tiada sebarang tuntutan difailkan dalam tempoh perlindungan kepada semua peserta produk Insurans Islam TAIB General Takaful.

**7. Bilakah saya akan menerima bayaran Pengagihan Lebihan *Al-Mudharabah* tersebut?**

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Bayaran Pengagihan Lebihan *Al-Mudharabah* (jika ada) akan dibayar selepas berakhir tahun kewangan berdasarkan tamat tempoh sijil awda serta telah mendapat persetujuan daripada pihak pengurusan syarikat.

**8. Jika saya membatalkan sijil saya atas sebab tertentu, adakah saya layak untuk agihan Lebihan *Al-Mudharabah*?**

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Jika awda membatalkan sijil awda sebelum tamat tempoh sijil, awda adalah tidak layak untuk Pengagihan Lebihan *Al-Mudharabah*.

**9. Jika sijil saya melebihi 12 bulan, adakah Lebihan *Al-Mudharabah* saya akan terjejas?**

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Jika sijil awda berkuatkuasa melebihi tempoh 12 bulan, awda layak menerima Pengagihan Lebihan *Al-Mudharabah* bagi tahun kewangan yang ada mengisytiharkan lebihan sepanjang sijil tersebut berkuatkuasa.

**10. Adakah sebarang pemberitahuan kepada Peserta mengenai Pengagihan Lebihan *Al-Mudharabah*?**

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Ya, kami akan memaklumkan peserta yang layak melalui pelbagai cara. Maklumat tersebut boleh diperolehi melalui laman sesawang IIT, Aplikasi Mudah Alih IIT dan media sosial.

**11. Bilakah saya boleh mengharapkan ia dikreditkan ke dalam akaun saya?**

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Jika awda dianggap layak untuk Pengagihan Lebihan *Al-Mudharabah*, Insurans Islam TAIB General Takaful akan mengkreditkannya ke dalam akaun awda dalam masa 21 hari waktu bekerja. Sekiranya Pengagihan Lebihan *Al-Mudharabah* tidak dituntut selepas satu (1) tahun, Insurans Islam TAIB General Takaful akan mengagihkannya kepada badan-badan yang telah diluluskan oleh Jawatankuasa Penasihat Syariah.

**12. Bagaimana saya boleh mengesahkan semula status kelayakan saya untuk Pengagihan Lebihan *Al-Mudharabah*?**

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Sila layari <https://insuranstaib.com.bn/surplus-distribution/> dan sila semak nama awda di dalam senarai Agihan Lebihan. Sekiranya awda layak, awda perlu mengisi borang Pengagihan Lebihan *Al-Mudharabah* untuk tindakan seterusnya dari pihak kami.