

PRODUCT DISCLOSURE SHEET		Product name: as-Salihin Islamic Will Writing (Wasiat)
<p>Please read this Product Disclosure Sheet together before you decide to take up the as-Salihin Islamic Will Writing (Wasiat). Be sure to also read and understand the terms and conditions governing the Islamic Estate Planning before you decide to sign up this product.</p> <p>Seek clarification from CIMB Islamic Bank Berhad ("the Bank") or as-Salihin Trustee Berhad 200401031859 (670367-D) ("AST") directly if you do not understand on any part of this document or the general terms.</p>		Type: Express Wasiat Date: _____
1. What is this product about?		
<p>The Bank together with its partner, AST is providing Wasiat products and services to the Bank's Customers. Through this partnership, the Bank as an appointed Distributor to AST as the Service Provider, is authorised to distribute and offer the Wasiat products to its Customer or Testator ("Testator", herein refers to a person who gives the promise or instruction in an Islamic Will Writing or Wasiat).</p> <p>The Wasiat is an <i>Iqrar</i> or declaration of a person made during his lifetime with respect to his property or benefit thereof, to be carried out for the purpose of charity or for any other purpose permissible by Islamic law after his death.</p> <p>Who is eligible to apply for this product?</p> <ul style="list-style-type: none"> ▪ Adult (age 18 years old and above) ▪ Sound mind ▪ At own freewill ▪ Not under any legal prohibition to administer his property 		
2. What is the Shariah concept applicable?		
Wakalah	Wakalah refers to a contract where a party, as principal (muwakkil) authorizes another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without imposition of a fee. In this agency contract arrangement, the Bank acts as an agent for as-Salihin Trustee Berhad who is the principal, to facilitate the Wasiat writing, with imposition of fee.	
Wasiyyah/Wasiat	An <i>Iqrar</i> or declaration of a person made during his lifetime in respect of his property or benefit thereof, to be carried out for the purpose of charity or for any other purpose permissible by Shariah after his death.	
Faraid	Islamic law of inheritance. Under Faraid rules, the proportion of distribution of beneficiaries is fixed. Non-Muslim next of kin of the deceased Muslim are not eligible for Faraid distribution.	

3. What are the product benefits?

- i. Expedites the legal process for probate and faraid certificate application
- ii. An allocation and arrangement to settle Testator's debts
- iii. Arrangement facilitating the right to give away 1/3 of the Testator estate to non-heirs
- iv. Saves time and cost in distribution of estate upon Testator's demise
- v. The right of male Testator to appoint guardian of property of minor child or disabled child
- vi. Avoids family dispute; and
- vii. Fulfills your wish as Testator and provides comfort that your estate management is taken care of.

4. What are the other key terms and conditions of this product that I should know?

- i. You can change your Wasiat content at any time
- ii. Testator is also allowed to cancel the Wasiat at any time during his lifetime
- iii. All properties/things that are considered forbidden according to Islam such as alcohol, pig cannot be inherited.

5. What are the fees and charges* that I have to pay?

Type	Fees/ Charges
Express Wasiat (one off payment)	RM500

Note:

**All fees and charges are imposed by the Service Provider (AST) and the fees and charges as listed above are correct at the time of offering; however, they are subject to change, as the Service Provider may occasionally notify you of.*

Distribution Fees (for Customer reference)

Distribution Fees shared with the Bank by AST, arising from the Customer's payment on the fees & charges for the Express Wasiat, is summarized in the table below:

Product Name	Retail Price (RM)	Bank's Distribution Fee (in RM & Percentage)
Express Wasiat	500	285 (57%)
Total	500	285 (57%)

6. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

7. Where can I get further information?

For any enquiries related to the Wasiat product and its fees & charges, you may contact the Service Provider of as-Salihin Islamic Will Writing (Wasiat) at:

as-Salihin Trustee Berhad

101 - 301, Block A, Glomac Business Centre
No. 10, Jalan SS6/1, Kelana Jaya 47301,
Petaling Jaya, Selangor
Hotline Tel: 03 7880 9595 | Fax: 03 7880 8190
E-mail: marketing@as-salihin.com
Website: <https://as-salihin.com/en/contact-us/>

If you wish to make a complaint with regards to the services provided by the Bank on the distribution of as-Salihin Islamic Will Writing (Wasiat), you may contact the Bank at:

CIMB Bank Berhad/ CIMB Islamic Bank Berhad

Customer Resolution Unit (CRU)/ Consumer Contact Centre (CCC)
P.O. Box 10338, GPO Kuala Lumpur
50710 Wilayah Persekutuan
Hotline CCC Tel : +603 6204 7788
E-mail: contactus@cimb.com
Website: <https://www.cimb.com.my/en/personal/help-support/contact-us.html>

I/ We hereby confirm having explained the
Product Disclosure Sheet to Customer.

I hereby confirm having received and understand
the explanation given.

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Bank Staff Name:
Bank Staff ID:
Date:

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Customer/ Testator Name:
NRIC:
Date: