

## Terms of Services Zaman Takaful Plan

A life insurance plan that provides death benefit to beneficiaries in the form of lump sum payment. Key features of the plan are as follows:

| FEATURES                      |  |           |  |  |           |           |                               |         |         |  |  |  |
|-------------------------------|--|-----------|--|--|-----------|-----------|-------------------------------|---------|---------|--|--|--|
| Benefits                      | Lump Sum payment of Sum Assured in the event of Death due to Accident or Natural causes.   |           |  |  |           |           |                               |         |         |  |  |  |
| Sum Assured                   | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;"></th> <th style="width: 30%; text-align: center;">Package A</th> <th style="width: 30%; text-align: center;">Package B</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;"><b>Death due to any cause</b></td> <td style="text-align: center;">100,000</td> <td style="text-align: center;">200,000</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table> |           |  |  | Package A | Package B | <b>Death due to any cause</b> | 100,000 | 200,000 |  |  |  |
|                               | Package A  | Package B |  |  |           |           |                               |         |         |  |  |  |
| <b>Death due to any cause</b> | 100,000  | 200,000   |  |  |           |           |                               |         |         |  |  |  |
|                               |  |           |  |  |           |           |                               |         |         |  |  |  |
| Premium                       | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 20%; text-align: center;">Package A</th> <th style="width: 20%; text-align: center;">Package B</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Contribution</td> <td style="text-align: center;">950</td> <td style="text-align: center;">1,650</td> </tr> </tbody> </table>  |           |  |  | Package A | Package B | Contribution                  | 950     | 1,650   |  |  |  |
|                               | Package A  | Package B |  |  |           |           |                               |         |         |  |  |  |
| Contribution                  | 950  | 1,650     |  |  |           |           |                               |         |         |  |  |  |
| Policy Term                   | 1 year   |           |  |  |           |           |                               |         |         |  |  |  |
| Free Look Period              | Policyholder shall be entitled to a Free Look Period of 14 days during which the Payer may cancel the policy and ask for a Refund.   |           |  |  |           |           |                               |         |         |  |  |  |
| Admissible Ages               | 18-60 years  |           |  |  |           |           |                               |         |         |  |  |  |
| Change in Policy              | Any changes in the policy will be communicated to the customer through on bank's website.  |           |  |  |           |           |                               |         |         |  |  |  |
| Summary of Exclusions         | <p>Waiting Period of 30 days from Date of Issuance. No claims shall be payable if incurred during the Waiting Period except from accidental death</p> <p><b>Note: The Policy shall be null and void in case of any mis-representation made by the Policyholder at the time of purchase of the policy</b></p>   |           |  |  |           |           |                               |         |         |  |  |  |

**Disclaimer:**

Habib Bank Limited ("Bank") is acting as a distributor on behalf of the Insurance Company and shall not be held responsible in any manner whatsoever to any person, including, but not limited to the Insured person or any third party.