

# NOMINATION PENAMAAN

The Policy Owner's attention is drawn towards Schedule 10 [Section 130] of the Financial Services Act 2013 regarding payment of Policy Moneys under a Life Policy or Personal Accident Policy. / Pemunya Polisi diminta memberi perhatian kepada Jadual 10 [Seksyen 130] Akta Perkhidmatan Kewangan 2013 mengenai pembayaran Wang Polisi di bawah sesuatu Polisi Hayat atau Polisi Kemalangan Diri.

Application/Policy Number / No. Permohonan/Polisi : \_\_\_\_\_

Proposed Life Insured/Insured / Pencadang Hayat/Insured : \_\_\_\_\_

Marital Status / Status Perkahwinan:  S-Single / Bujang  M-Married / Kahwin  W-Widowed / Balu  D-Divorced / Janda/Duda

Religion / Agama:  M-Muslim / Islam  O-Others / Lain-Lain Date of Nomination / Tarikh Penamaan: \_\_\_\_\_

I hereby nominate the following as Nominee(s) for the above insurance policy and revoke all existing Nominees (if any) named earlier. / Saya dengan ini menamakan Penama-penama berikut bagi polisi insurans di atas dan membatalkan semua Penama-penama yang terdahulu (sekiranya ada).

NAME / NAMA	Identity Card/ Birth Certificate NO. /NO. Kad Pengenalan/ Surat Beranak	DATE OF BIRTH / TARIKH LAHIR	ADDRESS / ALAMAT (if different from Proposed Life Insured/ Insured / jika berlainan daripada Pencadang Hayat/Insured)	RELATIONSHIP TO PROPOSED LIFE INSURED/INSURED* / HUBUNGAN DENGAN PENCADANG HAYAT/INSURED*	PERCENTAGE OF SHARE / PERATUS PEMBAHAGIAN
1					
2					
3					
4					

If relationship is child please state 'son' or 'daughter'. / \*Jika hubungan ialah anak sila nyatakan 'anak lelaki' atau 'perempuan'.

If the space is insufficient, please attach an Amendment to Application form with the same details as above. / \*Sekiranya ruang tidak mencukupi, sila lampirkan borang "Pemindaan Kepada Permohonan" dengan butiran yang sama seperti di atas.

Schedule 10 [Section 130] of the Financial Services Act 2013: / Jadual 10 [Seksyen 130] Akta Perkhidmatan Kewangan 2013:

Paragraph 5 of Schedule 10 of the Financial Services Act 2013 on Trust of policy moneys: / Perenggan 5 Jadual 10 Akta Perkhidmatan Kewangan Amanah wang polisi 2013:

- A nomination by a policy owner, other than a Muslim policy owner, shall create a trust in favour of the nominee of the policy moneys payable upon the death of the policy owner, if— (a) the nominee is his spouse or child; or (b) where there is no spouse or child living at the time of nomination, the nominee is his parent. / Sesuatu penamaan oleh pemunya polisi, selain daripada pemilik polisi yang beragama Islam, hendaklah mewujudkan suatu amanah memihak kepada penama wang polisi yang kena dibayar atas kematian pemunya polisi, jika-(a) penama adalah pasangan atau anak belia;(b) jika hidup tidak ada isteri atau anak pada masa penamaan, penama adalah ibu bapanya.
- Notwithstanding any written law to the contrary, a payment under subparagraph (1) shall not form part of the estate of the deceased policy owner or be subject to his debts. / Walau apa pun mana-mana undang-undang bertulis yang berlawanan, pembayaran di bawah subperenggan (1) hendaklah tidak membentuk sebahagian daripada harta pusaka pemunya polisi yang mati atau tertakluk kepada hutangnya.
- The policy owner may, by the policy, or by a notice in writing to the licensed insurer, appoint any person other than himself to be trustee of the policy moneys and where there is no trustee appointed— (a) the nominee who is competent to contract; or (b) where the nominee is incompetent to contract, the parent of the incompetent nominee other than the policy owner and where there is no surviving parent, the Public Trustee or a trust company nominated by the policy owner, shall be the trustee of the policy moneys and the receipt of a trustee shall be a discharge to the insurer for all liability in respect of the policy moneys paid to the trustee. / Pemunya polisi itu boleh, oleh polisi, atau melalui notis secara bertulis kepada penanggung insurans berlesen itu, melantik mana-mana orang selain daripada dirinya sendiri untuk menjadi pemegang amanah wang polisi dan jika tidak ada pemegang amanah dilantik-(a) penama yang berwibawa untukkontrak; atau (b) jika penama tidak berwibawa untuk kontrak, ibu bapa penama yang tidak berwibawa selain daripada pemunya polisi dan jika tiada ibu bapa yang masih hidup, Amanah Raya atau suatu syarikat amanah yang dinamakan oleh pemilik polisi, hendaklah menjadi pemegang amanahwang polisi itu dan penerimaan seseorang pemegang amanah hendaklah menjadi pelepasan kepada penanggung insurans bagi semua liabiliti berkenaan dengan wang polisi yang telah dibayar kepada pemegang amanah.
- If there is more than one nominee who is competent to contract, the nominees shall be joint trustees and the consent for the purposes of this paragraph shall be given by all such trustees. / Jika terdapat lebih daripada seorang penama yang kompeten mengikut kontrak, calon-calon hendaklah menjadi pemegang amanah bersama dan persetujuan bagi maksud perenggan ini hendaklah diberikan oleh semua pemegang amanah itu.
- A policy owner shall not deal with a policy to which subparagraph (1) applies by revoking a nomination or adding a nominee other than his spouse, child or parent under the policy, by varying or surrendering the policy, or by assigning or pledging the policy as security, without the written consent of the trustee. / Seseorang pemunya polisi tidak boleh berurusan dengan polisi yang subperenggan (1) terpakai dengan membatalkan penamaan atau menambah penama selain daripada isterinya, anak atau ibu bapa di bawah polisi, mengubah atau menyerahkan polisi, atau dengan menyerahhakkan atau menyandarkan polisisebagai cagar, tanpa keizinan bertulis pemegang amanah.
- If it is proved that the policy was effected and the premiums paid with intent to defraud a creditor of the policy owner, the creditor shall be entitled to receive from the policy moneys payable under the policy a sum equal to the premiums paid under that policy. / Jika dibuktikan bahawa polisi itu dilaksanakan dan premium yang dibayar dengan niat untuk menipu pemiutang pemunya polisi, pemiutang berhak untuk menerima wang polisi yang kena dibayar di bawah polisi ini suatu jumlah yang bersamaan dengan premium yang dibayar di bawah polisi itu.



**Paragraph 6 of Schedule 10 of the Financial Services Act 2013 on Nominee other than nominee under subparagraph 5(1): / Perenggan 6 Jadual 10 Akta Perkhidmatan Kewangan 2013 Penama selain penama di bawah subperenggan 5 (1):**

- 1. A nominee, other than a nominee under subparagraph 5(1), shall receive the policy moneys payable on the death of the policy owner as an executor and not solely as a beneficiary and any payment to the nominee shall form part of the estate of the deceased policy owner and be subject to his debts and the licensed insurer shall be discharged from liability in respect of the policy moneys paid. / Seseorang penama, selain penama di bawah 5 subperenggan (1), hendaklah menerima wang polisi yang kena dibayar atas kematian pemunya polisi sebagai wasi dan bukan semata-mata sebagai benefisiari dan apa-apa bayaran kepada penama hendaklah menjadi sebahagian daripada harta pusakapemunya polisi si mati dan tertakluk kepada hutangnya dan penanggung insurans berlesen hendaklah dilepaskan daripada liabiliti berkenaan dengan wang polisi yang telah dibayar.**
- 2. The nominee referred to in subparagraph (1) shall distribute the policy moneys in due course of administration of the estate of the deceased policy owner in accordance with the will of that policy owner or the law relating to the distribution of the estate of deceased persons as applicable to that policy owner. / Penama yang disebut dalam subperenggan (1) hendaklah mengagihkan wang polisi dalam perjalanan pentadbiran harta pusaka pemunya polisi yang mati selaras dengan kehendak bahawa pemunya polisi atau undang-undang yang berkaitan dengan pengagihan harta pusaka si mati sepertitertakluk kepada pemunya polisi itu.**

\_\_\_\_\_  
**Signature of Witness / Tandatangan Saksi**

**Name / Nama** : \_\_\_\_\_

**IC No. / No. KP** : \_\_\_\_\_

**Address / Alamat** : \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
**Signature of Proposed Life Insured/Insured /**

**Tandatangan Pencadang Hayat/Insured**

**(Please use the same signature as our records /**

**Sila gunakan tandatangan yang sama seperti rekod kami)**

**Name / Nama** : \_\_\_\_\_

**IC No. / No. KP** : \_\_\_\_\_

**Address / Alamat** : \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
**Signature of Witness / Tandatangan Saksi**

**Name / Nama** : \_\_\_\_\_

**IC No. / No. KP** : \_\_\_\_\_

**Address / Alamat** : \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
**Signature of Trustee / Tandatangan Pemegang Amanah**

**(Applicable only for the purpose of revoking the previous nomination of the Policy under Paragraph 5 of Schedule 10 of the Financial Services Act 2013 / Hanya untuk tujuan membatalkan penamaan yang terdahulu / bagi Polisi ini dibawah Perenggan 5 Jadual 10 Akta Perkhidmatan Kewangan 2013)**

**Name / Nama** : \_\_\_\_\_

**IC No. / No. KP** : \_\_\_\_\_

**Address / Alamat** : \_\_\_\_\_  
\_\_\_\_\_