

## Certificate of Takaful (Takaful Credit Shield Plus)

Certificate No. xxxxxxxxxx

Date of issue DD/MM/YYYY

This is to certify that

Mr. / Mrs. / Ms. xxxxxxxx

National of xxxxx

Age xx years

Customer of the National Bank of Ras Al Khaimah (Public Joint Stock Company) – [RAKBANK – ISLAMIC BANKING DIVISION] Customer Reference Number (CRN) # xxxxxxxx is covered for below listed benefits as per Terms & Conditions.

- Loss of Life due to any cause
- Critical Illness
- Permanent Total Disability
- Involuntary Loss of Employment
- RAKfit Membership (Aktivo)
- Second Medical Opinion.

For Islamic Arab Insurance Company – SALAMA,

Authorized Signatory



### Notes:

1. This Takaful Credit Shield Plus Cover is applicable for the duration of the RAKBANK - Islamic Banking Division Credit Card Customer Reference Number and shall cease to be applicable on the cancellation of the Credit Card. Upon cancellation of Credit Card or Takaful Credit Shield Plus, the benefits shall also cease to exist.
2. RAKBANK – Islamic Banking Division, at its sole discretion may withdraw or amend this Takaful Credit Shield Plus Cover.
3. This Takaful Credit Shield Plus Cover is arranged by RAKBANK – Islamic Banking Division and the Takaful Cover is provided and issued by SALAMA.
4. All Claims will be processed as per the Claims procedure and in accordance with the terms and conditions of the Takaful Credit Shield Plus Certificate.
5. SALAMA will settle the claim amount to RAKBANK – Islamic Banking Division as per the terms and conditions and it is the sole responsibility of RAKBANK – Islamic Banking Division to settle the claim amount to Credit Card holder.