



BASIC FACT SHEET

“EFU Transactional Shield Plan”

Dear Participant,

Buying a takaful plan is an important decision and we thank you for your purchase. As part of our commitment to ensure that you fully understand the risks and the benefits of your purchase, please note the following details for your understanding;

- **“EFU Transactional Shield Plan”** – A financial & life protection-based benefit (Transactional / Term Takaful) aims to provide coverage to participants of HBL in case of fraudulent transactions and death due to any cause.
- For avoidance of doubt, the Takaful product is being marketed and distributed by **HBL** hereunder are solely the products of **EFU Life – WTO & EFU General – WTO**, and **HBL** is merely acting in the capacity of a distribution agent of **EFU Life – WTO & EFU General - WTO** in connection with the offer of such products. The Plans are neither Bank deposits nor the obligations of the Bank and **HBL** shall not be liable in connection with the performance of such products, or any loss suffered by the participant resulting from **EFU Life – WTO’s & EFU General – WTO’s** processing and/or repudiation of any claim under the plan.
- The free look period is 15 days for **EFU Transactional Shield Plan**, in which the takaful policy can be terminated without any penalty, and a full refund of the paid contribution shall be made to the participant.
- Maintaining sufficient funds (in **HBL** account advised for deduction) on the due date of the policy renewal is solely the responsibility of the participant. Any failure in this regard will result in non-renewal of the takaful policy.
- Contribution will be fully refunded by **EFU Life – WTO & EFU General– WTO** if the takaful policy / PMD is cancelled within free-look period however, in case of a claim during free look period contribution will not be refunded and if the takaful policy is cancelled after free-look period, the refund shall not be given, however the takaful policy can be cancelled anytime. In case of any claim, takaful policy / PMD can be cancelled, and contribution will not be refunded, and claim will be processed as per takaful policy / PMD.
- Its hereby clarified that for any complaint related to this takaful Policy / PMD, the participant / beneficiary can contact **EFU Life – WTO** or **EFU General – WTO** at 111-EFU-HEM or at (+92-21)3565-3907-9. The participant can also call HBL at (021) 111-111-425 or email at customer.complaints@hbl.com .
- In case of any claim with regards to the plan, please contact on below address:
EFU Life House Contact Details:
EFU Life House - Claims Department, Plot No 112, 8th East Street, DHA Phase 1, Karachi.
Phone: +92-21-111-338-436
Email to EFU: claims@efulife.com
The Participant can contact HBL Directly at:
HBL - Phone Banking: (021) 111-111-425