

Dear Participant,

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

- **"Alfa Women Cancer Shield by EFU Life - WTO"** – A cancer protection-based benefit (Critical Illness Benefit, Optional Mammography Test Reimbursement and telehealth services) aims to provide coverage to Women participants of Bank Alfalah in case of major women-related Critical Illness, telehealth services and an optional benefit of Mammography Test Reimbursement.
- For avoidance of doubt, this product is being marketed and distributed by **Bank Alfalah** hereunder are solely the products of **EFU Life – WTO**, and **Bank Alfalah** is merely acting in the capacity of a distribution agent of **EFU Life – WTO** in connection with the offer of such products. The Plans are neither Bank deposits nor the obligations of the Bank and **Bank Alfalah** 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** processing and/or repudiation of any claim under the plan.
- The free look period is 14 days for Alfa Women Cancer Shield by EFU Life - WTO, in which the takaful policy / PMD can be terminated without any penalty, and full refund of the paid contribution shall be made to the participant.
- The following exclusions are not covered under this policy:
 - Any pre-existing conditions.
 - Covered illnesses occurring within ninety (90) days after the Cancer Coverage Plan/ takaful policy date or date of issuance or date of addition of this plan; or
 - Any self-inflicted injuries while sane or insane; or willful misuse of drugs or alcohol; or
 - Signs or symptoms of any of the covered conditions/benefits (including those
 - leading to performance of the surgery if required) which first occurred within the waiting period.In case of a conflict, Parties will adopt and follow physician's professional opinion. Usurped power, riot or civil commotion, an illegal organization or an industrial dispute.
- Contribution will be fully refunded by **EFU Life – WTO** if the takaful policy / PMD is cancelled within free-look period. However, 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** at 111-338-436. The participant can also call Bank Alfalah at 111-225-111 or email at customercomplaint@bankalfalah.com or at gbd@efulife.com
- In case of any claim with regards to the plan, please contact the EFU Life – WTO on below address:
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
Bank Alfalah - Phone Banking: (021) 111-225-111

If you are not satisfied with our response, you may contact :

Banking Mohtasib Pakistan: Karachi Secretariat, Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M R Kiyani Road, Karachi.

Telephone: +9221-99217334

Facsimile: +9221-99217375
Email: info@bankingmohtasib.gov.pk

*Terms & Conditions apply.

"Customers may register their complaint through SBP's customer complaint management service 'Sunwai' (<https://sunwai.sbp.org.pk/>)"

Note:

1. The bank will consider you educationally qualified on the fact that you logged in the application and are familiar with technology to operate your account.
2. For your convenience the bank has provided the document in Urdu & English. Kindly read and share your consent on the document which will ensure that you are medically sound to select the policy.
3. Once you have selected the policy, kindly review the policy document thoroughly available in Policy Briefcase.