

861591-U



TONE EXCEL INTERNATIONAL SDN BHD  
(Formerly known as Tone Excel Sdn Bhd)

821189-A



TONE PLUS SDN BHD

1225327-U



TONE WOW SDN BHD

B-G-1, Jalan 3/149E,  
Taman Sri Endah,  
Bangunan  
Endah Promenade,  
Bandar Baru  
Sri Petaling, 57000.  
Sri Petaling,  
Kuala Lumpur.

Tel.:  
+603 9054 3809

Fax:  
+603 9055 3824

Email:  
hq.care@tonegroup.net

Website:  
[www.tonegroup.net](http://www.tonegroup.net)

## MEMORANDUM

Rujukan : TONE/20230710/01/BM  
Tarikh : 10 JULAI 2023  
Kepada : Ahli TONE WOW  
Subjek : **TAKAFUL KEMALANGAN DIRI: PERUBAHAN TERMA POLISI**

Ahli TONE WOW yang dihormati,

TAKAFUL KEMALANGAN DIRI telah menjadi komponen penting dalam Program TONEWOW.

TAKAFUL KEMALANGAN DIRI telah memberi bantuan kewangan yang amat diperlukan kepada keluarga Ahli TONEWOW yang telah meninggal dunia.

TONEWOW komited dalam menyediakan manfaat TAKAFUL kepada semua Ahli TONEWOW yang layak, walaupun kos manfaat TAKAFUL telah meningkat,

Berkuat kuasa 1 Julai 2023, terma berikut telah dikuatkuasa ke atas polisi TAKAFUL KEMALANGAN DIRI:  
*Jika individu yang dilindungi mempunyai lebih daripada Satu (1) Sijil TAKAFUL KEMALANGAN DIRI yang berkuat kuasa, ZURICH TAKAFUL hanya akan memenuhi tuntutan di bawah Satu (1) sijil Takaful yang mempunyai nilai manfaat tertinggi.*

TONE WOW sebagai peneraju dalam industri telekomunikasi mudah alih yang memberikan manfaat paling TAKAFUL kepada ahlinya sentiasa mencari manfaat baru dan lebih baik untuk Ahli TONE WOW.

Untuk penjelasan dan maklumat lanjut, sila layari [www.tonewow.net](http://www.tonewow.net) atau hubungi talian hotline TONE WOW 011 5900 0969 atau 011 59009969 atau whatsapp ke 010 512 9768 atau e-mel ke [support@tonewow.net](mailto:support@tonewow.net).

Yang benar

Chia Han Hui

Head of Network and Channels

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Kuala Lumpur.

## MEMORANDUM

Ref : TW/20230710/EN  
Date : 10 JULY 2023  
To : TONE WOW MEMBERS  
Subject : **TAKAFUL PERSONAL ACCIDENT: POLICY UPDATE**

Tel.:  
+603 9054 3809

Fax:  
+603 9055 3824

Email:  
hq.care@tonegroup.net

Website:  
[www.tonegroup.net](http://www.tonegroup.net)

Dear TONE WOW Members,

TAKAFUL PERSONAL ACCIDENT has become an integral component of TONEWOW Program.

TAKAFUL PERSONAL ACCIDENT has provided much needed monetary assistance to the families of demised TONEWOW Members.

TONEWOW is committed in providing TAKAFUL benefits to all qualified TONEWOW Members, although the cost of such benefits has escalated,

Effective 1<sup>st</sup> July 2023, the following condition has been imposed on TAKAFUL PERSONAL ACCIDENT:

***If the same Person Covered has more than One (1) in force certificates of Takaful Personal Accident, ZURICH TAKAFUL will only honour the claims under One (1) certificate of Takaful which has the highest benefits limits.***

We strongly believed that TONE WOW, as the leader in the mobile telecommunications industry that provide the most TAKAFUL benefits to its members, is continuously seeking new and better benefits for TONE WOW Members.

For further clarification and information at [www.tonewow.net](http://www.tonewow.net) or contact TONE WOW hotline @ 011 5900 0969 or 011 5900 9969 or whatsapp to 010 512 9768 or email to support@tonewow.net.

Yours Sincerely

Chia Han Hui  
Head of Network and Channels