

861591-U

**Tone Excel**

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

821189-A

**TONE PLUS**

**TONE PLUS SDN BHD**

1225327-U

**TONE WOW**

**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

## MEMORANDUM

Ref : TONE/20191009/01/EN  
Date : 09 October 2019  
To : TONE EXCEL, TONE PLUS and TONE WOW Members  
  
Subject : **Khairat Kematian / Funeral Expenses – New Payout**

Dear TONE EXCEL, TONE PLUS and TONE WOW Members

Our memo dated 01 October 2019 (Ref: TONE/20190110/01/EN) referred.

We heard you! We agreed that the current RM 50.00 per month requirement for Khairat Kematian / Funeral Expenses entitlement of RM 2,000 may be a burden to some of our members.

With immediate effect,

1. During Cooling-Off Period, TONE Members only need to TopUp RM 30.00 and above
2. TONE Members that qualify, TopUp and entitlement are as follows:

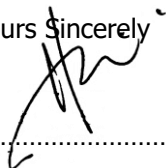
<b>Total Monthly TopUp</b>	<b>Khairat Kematian / Funeral Expenses</b>
RM 30 – RM 49.99	RM 1,000
RM 50.00 and Above	RM 2,000

3. All other Terms and Conditions remains

We strongly believe in providing the best we can for our TONE Members and we are confident that you will strive to help many more others towards achieving their FINANCIAL FREEDOM.

***WE CARE, WE SHARE***

Yours Sincerely



Chia Han Hui

Head of Network and Channels

## MEMORANDUM

Rujuk : TONE/20191009/01/BM  
Tarikh : 09 October 2019  
Kepada : Ahli Ahli TONE EXCEL, TONE PLUS and TONE WOW

Perkara : **Khairat Kematian / Funeral Expenses – Pembayaran Baru**

Ahli Ahli TONE EXCEL, TONE PLUS and TONE WOW

Memo kami bertarikh 01 Oktober 2019 (Rujuk:TONE/20190110/01/BM) dirujuk.

Kami perihatin akan kebajikan anda! Kami bersetuju bahawa Tambah Nilai RM 50.00 sebulan untuk kelayakan pembayaran RM 2,000 Khairat Kematian / Funeral Expenses boleh menjadi beban kepada sebahagian ahli TONE.

Dengan serta-merta,

1. Semasa Tempoh Cooling-Off Period, Ahli TONE hanya perlu TopUp RM 30.00 dan ke atas.
2. Ahli TONE Ahli yang layak, Tambah Nilai dan Nilai Pembayaran adalah seperti berikut:

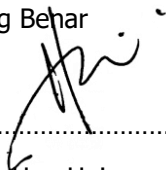
Jumlah Tambah Nilai Bulanan	Khairat Kematian / Funeral Expenses
RM 30 – RM 49.99	RM 1,000
RM 50.00 dan Keatas	RM 2,000

3. Semua Terma dan Syarat lain kekal

Kami berusaha untuk menyediakan yang terbaik untuk Ahli TONE dan kami yakin anda akan berusaha untuk membantu lebih banyak lagi orang lain untuk mencapai KEBEBASAN KEWANGAN mereka.

***WE CARE, WE SHARE***

Yang Behar



.....  
Chia Han Hui,  
Head of Network and Channels

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## MEMORANDUM

Ref : TONE/20190110/01/EN  
Date : 01 October 2019  
To : TONE EXCEL, TONE PLUS and TONE WOW Members  
Subject : **Khairat Kematian / Funeral Expenses**

Dear TONE EXCEL, TONE PLUS and TONE WOW Members

The lost of love ones is unbearable, to say the least. In the time of grief, we too must face the reality of the monetary expenses that associated with it.

We are the all a member of TONE Family.

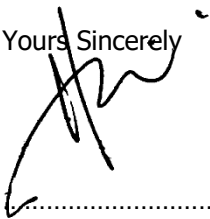
Any loss of TONE Member, is a lost of a family member in TONE and to alleviate the financial burden in time of grief of any TONE Member,

In this respect, TONE has initiated Khairat Kematian/Funeral Expenses for ALL TONE Members, regardless of race or religion, subjected to Terms and Conditions.

Please see attached for detail qualification, terms and conditions.

***WE CARE, WE SHARE***

Yours Sincerely



Chia Han Hui

Head of Network and Channels

## **Khairat Kematian/Funeral Expenses**

<p><b>1. Benefits</b></p>	<p>a. One Time Lump Sum Payment of <b>RM 2,000.00</b> per TONE Member (as per NRIC/Passport)</p> <p>b. TONE Members of ALL Race and Religion are entitle to the benefit</p>																
<p><b>2. Qualification</b></p>	<p><b>a. TONE Members that Register:</b></p> <table border="1" data-bbox="443 593 1315 1608"> <tr> <td data-bbox="443 593 820 683"> <p>i. on or before 30 March 2019</p> </td> <td data-bbox="826 593 1315 683"> <ul style="list-style-type: none"> <li>Qualify <b>WITHOUT</b> Cooling Off Period</li> </ul> </td> </tr> <tr> <td data-bbox="443 692 820 929"> <p>ii. between on or after 1<sup>st</sup> April 2019 and on or before 30 September 2019</p> </td> <td data-bbox="826 692 1315 929"> <ul style="list-style-type: none"> <li>Qualify after Two (2) Months Cooling Off Period</li> <li>TONE Members must perform TopUp of RM50.00 for two (2) consecutive month during Cooling Off Period</li> </ul> </td> </tr> <tr> <td data-bbox="443 938 820 1608"> <p>iii. on or after 1<sup>st</sup> October 2019</p> </td> <td data-bbox="826 938 1315 1608"> <ul style="list-style-type: none"> <li>Qualify for individual at the age below 70 years old on Registration Date, and;</li> <li>Three (3) to Six (6) Months Colling Off Period (subjected to Starter Pack. See 2(b)), and;</li> <li>TONE Members must perform TopUp of RM 50.00 for consecutive month during Colling Off Period</li> <li>Preloaded Value in Starter Pack can be included as part of the minimum TopUp of RM 50.00</li> </ul> <p>Example: TONE Member register with Biz Starter Pack need only to TopUp RM 20.00 (+ Preloaded RM 30.00 of Biz Starter Pack) to fulfil TopUp of RM 50.00 requirement.</p> </td> </tr> </table> <p>b. TONE Member that register on or <b>after 1st October 2019</b>, Cooling Off Period is subjected to Starter Pack Registered</p> <table border="1" data-bbox="448 1709 1315 1816"> <tr> <td data-bbox="448 1709 839 1760">Starter Pack</td> <td data-bbox="845 1709 956 1760">Biz</td> <td data-bbox="962 1709 1072 1760">PULL</td> <td data-bbox="1078 1709 1189 1760">PUSH</td> <td data-bbox="1195 1709 1315 1760">LITE</td> </tr> <tr> <td data-bbox="448 1767 839 1816">Cooling-Off Period (Months)</td> <td data-bbox="845 1767 956 1816">3</td> <td data-bbox="962 1767 1072 1816">4</td> <td data-bbox="1078 1767 1189 1816">4</td> <td data-bbox="1195 1767 1315 1816">6</td> </tr> </table> <p>c. Month refers to Calendar Month</p> <p>d. Qualified TONE Members (TONE EXCEL, TONE PLUS and TONE WOW Member) must TopUp RM 50.00 and above per month to entitled for the benefits in the following months</p>	<p>i. on or before 30 March 2019</p>	<ul style="list-style-type: none"> <li>Qualify <b>WITHOUT</b> Cooling Off Period</li> </ul>	<p>ii. between on or after 1<sup>st</sup> April 2019 and on or before 30 September 2019</p>	<ul style="list-style-type: none"> <li>Qualify after Two (2) Months Cooling Off Period</li> <li>TONE Members must perform TopUp of RM50.00 for two (2) consecutive month during Cooling Off Period</li> </ul>	<p>iii. on or after 1<sup>st</sup> October 2019</p>	<ul style="list-style-type: none"> <li>Qualify for individual at the age below 70 years old on Registration Date, and;</li> <li>Three (3) to Six (6) Months Colling Off Period (subjected to Starter Pack. See 2(b)), and;</li> <li>TONE Members must perform TopUp of RM 50.00 for consecutive month during Colling Off Period</li> <li>Preloaded Value in Starter Pack can be included as part of the minimum TopUp of RM 50.00</li> </ul> <p>Example: TONE Member register with Biz Starter Pack need only to TopUp RM 20.00 (+ Preloaded RM 30.00 of Biz Starter Pack) to fulfil TopUp of RM 50.00 requirement.</p>	Starter Pack	Biz	PULL	PUSH	LITE	Cooling-Off Period (Months)	3	4	4	6
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Cooling-Off Period (Months)	3	4	4	6													

	<p><b>Example:</b> If qualified TONE Member TopUp RM 50.00 between 1<sup>st</sup> October 2019 to 31<sup>th</sup> October 2019, the entitlement to the benefit is between 1<sup>st</sup> November 2019 until 30<sup>th</sup> November 2019.</p>						
<p><b>3. Cooling Off Period.</b></p>	<p>a. Any TONE Members that failed to consecutively TopUp RM 50.00 and above during Cooling Off Period will be required to <b>RESTART</b> the Cooling Off Period.</p> <table border="1" data-bbox="448 658 1323 1464"> <tr> <td data-bbox="448 658 587 1464"><b>Example:</b></td> <td data-bbox="587 658 1323 1464"> <p>i. TONE Member X Register on 3<sup>rd</sup> October 2019 with LITE Starter Pack.</p> <p>ii. TONE Member X is subjected to six (6) months Colling Off Period, where TONE Member X MUST TopUp RM 50.00 and above for the month of October 2019, November 2019, December 2019, January 2020, February 2020 and March 2020 to qualify for benefits in month of April 2020.</p> <p>iii. If TONE Member X did not TopUp RM 50.00 in any of the above month, TONE Member X must restart the Cooling Off Period for another six (6) months</p> <table border="1" data-bbox="699 1128 1323 1442"> <tr> <td data-bbox="699 1128 837 1442"><b>Example:</b></td> <td data-bbox="837 1128 1323 1442">If TONE Member X failed to TopUp RM 50.00 and above for February 2020, then the TONE Members will need to restart with TopUp of RM 50.00 in the month of February 2020, until July 2020 (6 Months) to qualify for benefits in the month of August 2020</td> </tr> </table> </td> </tr> </table> <p>b. After Cooling-Off Period, Qualified TONE Member MUST TopUp RM 50.00 and above in each month to qualify for the benefits in next month</p> <table border="1" data-bbox="448 1563 1323 1688"> <tr> <td data-bbox="448 1563 587 1688"><b>Example:</b></td> <td data-bbox="587 1563 1323 1688">Qualified TONE Member Y must TopUp RM 50.00 and above in January 2020, to qualify for benefits in February 2020, and so on</td> </tr> </table>	<b>Example:</b>	<p>i. TONE Member X Register on 3<sup>rd</sup> October 2019 with LITE Starter Pack.</p> <p>ii. TONE Member X is subjected to six (6) months Colling Off Period, where TONE Member X MUST TopUp RM 50.00 and above for the month of October 2019, November 2019, December 2019, January 2020, February 2020 and March 2020 to qualify for benefits in month of April 2020.</p> <p>iii. If TONE Member X did not TopUp RM 50.00 in any of the above month, TONE Member X must restart the Cooling Off Period for another six (6) months</p> <table border="1" data-bbox="699 1128 1323 1442"> <tr> <td data-bbox="699 1128 837 1442"><b>Example:</b></td> <td data-bbox="837 1128 1323 1442">If TONE Member X failed to TopUp RM 50.00 and above for February 2020, then the TONE Members will need to restart with TopUp of RM 50.00 in the month of February 2020, until July 2020 (6 Months) to qualify for benefits in the month of August 2020</td> </tr> </table>	<b>Example:</b>	If TONE Member X failed to TopUp RM 50.00 and above for February 2020, then the TONE Members will need to restart with TopUp of RM 50.00 in the month of February 2020, until July 2020 (6 Months) to qualify for benefits in the month of August 2020	<b>Example:</b>	Qualified TONE Member Y must TopUp RM 50.00 and above in January 2020, to qualify for benefits in February 2020, and so on
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<b>Example:</b>	Qualified TONE Member Y must TopUp RM 50.00 and above in January 2020, to qualify for benefits in February 2020, and so on						
<p><b>4. Claim</b></p>	<p>a. One-Time claim per TONE Member NRIC/Passport Only</p> <p>b. Any claim must be:</p> <ol style="list-style-type: none"> <li>i. made within 90 days from the date of death, as stated in the Death Certificate</li> <li>ii. made via duly completed and signed <b><u>Khairat Kematian Claim Notification Form</u></b>, accompanied by required documents as stated in the claim notification Form</li> </ol>						

	<p>iii. Subject to and in accordance with terms and conditions detail in Khairat Kematian Claim Notification Form</p> <p>c. All payment for approved claim shall be made within 30 days from date of submission of claim notification form</p> <p>d. All payment shall be made ONLY to the nominated Beneficiary as stated in TONE Membership System. Nomination of Beneficiary can be made at TONE Member Systems after 7<sup>th</sup> October 2019</p> <p>e. Beneficiary MUST be IMMEDIATE NEXT of KIN and prove of relationship must be submitted during claim</p> <p>f. Any claim without nominated Beneficiary will be subjected to Islamic or Civil law accordingly.</p> <p>g. Any fraudulent and/or incorrect information and/or incomplete documents submission may result the forfeiture of any claim</p>
<p><b>5. Miscellaneous</b></p>	<p>a. This memorandum and detail Terms and Conditions can be found at <a href="http://www.tonewow.net">www.tonewow.net</a> and <a href="http://www.tonegroup.net">www.tonegroup.net</a></p> <p>b. Claim Notification Form can be download at <a href="http://www.tonewow.net">www.tonewow.net</a> and <a href="http://www.tonegroup.net">www.tonegroup.net</a></p> <p>c. The company reserved the rights to omit and/or modify any terms and conditions without prior notice and uploaded to <a href="http://www.tonewow.net">www.tonewow.net</a> and <a href="http://www.tonegroup.net">www.tonegroup.net</a>.</p> <p>d. TONE Members are required to visit <a href="http://www.tonewow.net">www.tonewow.net</a> and <a href="http://www.tonegroup.net">www.tonegroup.net</a> for updated and latest Terms, Conditions and Information</p>

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## MEMORANDUM

Ruj : TONE/20190110/01/BM  
Tarikh : 01 Oktober 2019  
Kepada : Ahli Ahli TONE EXCEL, TONE PLUS and TONE WOW  
Subjek : **Khairat Kematian / Funeral Expenses**

Ahli Ahli TONE EXCEL, TONE PLUS and TONE WOW

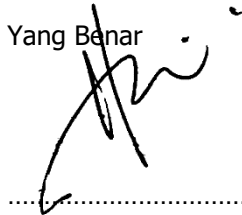
Kehilangan ahli keluarga membawa kesedihan yang amat pedih. Pada masa kesedihan, kita juga harus menghadapi realiti perbelanjaan kewangan yang berkaitan dengan perkara tersebut.

Kita adalah ahli sekeluarga TONE. Setiap kehilangan Ahli Keluarga kamu, adalah kehilangan ahli keluarga dalam TONE dan untuk meringankan beban kewangan, TONE telah memulakan Khairat Kematian / Perbelanjaan Pengebumian bagi SEMUA AHLI TONE, tanpa mengira kaum atau agama, tertakluk kepada Terma dan Syarat.

Sila lihat lampiran untuk kelayakan terperinci, terma dan syarat.

***WE CARE, WE SHARE***

Yang Benar



.....  
Chia Han Hui

Head of Network and Channels

## **Khairat Kematian/Perbelanjaan Pengebumian**

<p><b>1. Pembayaran</b></p>	<p>a. Bayaran sebanyak RM 2,000.00 kepada setiap Ahli TONE mengikut NRIC / Pasport sahaja</p> <p>b. Ahli TONE dari setiap Kaum dan Agama adalah layak mendapat faedah ini</p>																
<p><b>2. Kelayakan</b></p>	<p>a. Ahli TONE Members yang mendaftar:</p> <table border="1" data-bbox="440 595 1316 1720"> <tr> <td data-bbox="440 595 818 685"> <p>i. Pada atau sebelum 30 March 2019</p> </td> <td data-bbox="826 595 1316 685"> <ul style="list-style-type: none"> <li>Layak <b>TANPA</b> Cooling Off Period</li> </ul> </td> </tr> <tr> <td data-bbox="440 689 818 931"> <p>ii. Antara Pada atau Selepas 1<sup>st</sup> April 2019 dan pada atau sebelum 30 September 2019</p> </td> <td data-bbox="826 689 1316 931"> <ul style="list-style-type: none"> <li>Layak selepas Dua (2) Bulan Cooling Off Period</li> <li>Ahli TONE harus Tambah Nilai RM50.00 dan keatas untuk Dua (2) berturut-turut semasa Cooling Off Period</li> </ul> </td> </tr> <tr> <td data-bbox="440 936 818 1720"> <p>iii. Pada atau Selepas 1<sup>st</sup> October 2019</p> </td> <td data-bbox="826 936 1316 1720"> <ul style="list-style-type: none"> <li>Layak untuk individu berumur 70 tahun kebawah pada Tarikh pendaftaran, dan;</li> <li>Tiga (3) hingga Enam (6) Bulan Colling Off Period (Tertakluk kepada Pek Permulaan . Lihat 2(b)), dan;</li> <li>Ahli TONE harus Tambah Nilai RM 50.00 dan keatas setiap bulan berturut-turut semasa Colling Off Period</li> <li>Nilai Pramuat Pek Permulaan akan diambil kira sebagai sebahagian daripada Tambah Nilai RM 50.00 Contoh: Ahli TONE mendaftar dengan Pek Permulaan Biz hanya perlu Tambah Nilai RM 20.00 (+ Pramuat RM 30.00 dari Pek Permulaan Biz) untuk memenuhi syarat Tambah Niali RM 50.00.</li> </ul> </td> </tr> </table> <p>b. Ahli TONE yang daftar pada atau selepas 1st October 2019, Cooling Off Period adalah bergantung kepada Pek Permulaan yang didaftarkan</p> <table border="1" data-bbox="440 1821 1316 1928"> <tr> <td data-bbox="440 1821 839 1872">Pek Permulaan</td> <td data-bbox="842 1821 959 1872">Biz</td> <td data-bbox="962 1821 1078 1872">PULL</td> <td data-bbox="1082 1821 1198 1872">PUSH</td> <td data-bbox="1201 1821 1316 1872">LITE</td> </tr> <tr> <td data-bbox="440 1877 839 1928">Cooling-Off Period (Bulan)</td> <td data-bbox="842 1877 959 1928">3</td> <td data-bbox="962 1877 1078 1928">4</td> <td data-bbox="1082 1877 1198 1928">4</td> <td data-bbox="1201 1877 1316 1928">6</td> </tr> </table> <p>c. Bulan merujuk kepada Bulanan Kalendar</p>	<p>i. Pada atau sebelum 30 March 2019</p>	<ul style="list-style-type: none"> <li>Layak <b>TANPA</b> Cooling Off Period</li> </ul>	<p>ii. Antara Pada atau Selepas 1<sup>st</sup> April 2019 dan pada atau sebelum 30 September 2019</p>	<ul style="list-style-type: none"> <li>Layak selepas Dua (2) Bulan Cooling Off Period</li> <li>Ahli TONE harus Tambah Nilai RM50.00 dan keatas untuk Dua (2) berturut-turut semasa Cooling Off Period</li> </ul>	<p>iii. Pada atau Selepas 1<sup>st</sup> October 2019</p>	<ul style="list-style-type: none"> <li>Layak untuk individu berumur 70 tahun kebawah pada Tarikh pendaftaran, dan;</li> <li>Tiga (3) hingga Enam (6) Bulan Colling Off Period (Tertakluk kepada Pek Permulaan . Lihat 2(b)), dan;</li> <li>Ahli TONE harus Tambah Nilai RM 50.00 dan keatas setiap bulan berturut-turut semasa Colling Off Period</li> <li>Nilai Pramuat Pek Permulaan akan diambil kira sebagai sebahagian daripada Tambah Nilai RM 50.00 Contoh: Ahli TONE mendaftar dengan Pek Permulaan Biz hanya perlu Tambah Nilai RM 20.00 (+ Pramuat RM 30.00 dari Pek Permulaan Biz) untuk memenuhi syarat Tambah Niali RM 50.00.</li> </ul>	Pek Permulaan	Biz	PULL	PUSH	LITE	Cooling-Off Period (Bulan)	3	4	4	6
<p>i. Pada atau sebelum 30 March 2019</p>	<ul style="list-style-type: none"> <li>Layak <b>TANPA</b> Cooling Off Period</li> </ul>																
<p>ii. Antara Pada atau Selepas 1<sup>st</sup> April 2019 dan pada atau sebelum 30 September 2019</p>	<ul style="list-style-type: none"> <li>Layak selepas Dua (2) Bulan Cooling Off Period</li> <li>Ahli TONE harus Tambah Nilai RM50.00 dan keatas untuk Dua (2) berturut-turut semasa Cooling Off Period</li> </ul>																
<p>iii. Pada atau Selepas 1<sup>st</sup> October 2019</p>	<ul style="list-style-type: none"> <li>Layak untuk individu berumur 70 tahun kebawah pada Tarikh pendaftaran, dan;</li> <li>Tiga (3) hingga Enam (6) Bulan Colling Off Period (Tertakluk kepada Pek Permulaan . Lihat 2(b)), dan;</li> <li>Ahli TONE harus Tambah Nilai RM 50.00 dan keatas setiap bulan berturut-turut semasa Colling Off Period</li> <li>Nilai Pramuat Pek Permulaan akan diambil kira sebagai sebahagian daripada Tambah Nilai RM 50.00 Contoh: Ahli TONE mendaftar dengan Pek Permulaan Biz hanya perlu Tambah Nilai RM 20.00 (+ Pramuat RM 30.00 dari Pek Permulaan Biz) untuk memenuhi syarat Tambah Niali RM 50.00.</li> </ul>																
Pek Permulaan	Biz	PULL	PUSH	LITE													
Cooling-Off Period (Bulan)	3	4	4	6													



	<p>d. Ahli TONE yang layak (TONE EXCEL, TONE PLUS and TONE WOW Member) harus Tambah Nilai RM 50.00 dan keatas setiap bulan untuk layak pada bulan seterusnya</p> <table border="1" data-bbox="443 472 1316 638"> <tr> <td>Contoh:</td> <td>Jika Ahli TONE yang layak Tambah Nilai RM 50.00 diantara 1 Oktober 2019 hingga 30 Oktober 2019, maka dia layak untuk menerima Khairat Kematian jika meninggal dunia diantara 1 November 2019 hingga 30 November 2019</td> </tr> </table>	Contoh:	Jika Ahli TONE yang layak Tambah Nilai RM 50.00 diantara 1 Oktober 2019 hingga 30 Oktober 2019, maka dia layak untuk menerima Khairat Kematian jika meninggal dunia diantara 1 November 2019 hingga 30 November 2019				
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<p><b>3. Cooling Off Period.</b></p>	<p>a. Ahli TONE yang gagal Tambah Nilai RM 50.00 dan keatas setiap bulan berturut-turut semasa Cooling Off Period akan diperlukan untuk <b>MEMULAKAN SEMULA</b> Cooling Off Period.</p> <table border="1" data-bbox="443 786 1316 1585"> <tr> <td>Contoh:</td> <td> <p>i. Ahli TONE X daftar pada 3<sup>rd</sup> October 2019 dengan Pek Permulaan LITE.</p> <p>ii. Colling Off Period untuk Ahli TONE X ialah Enam (6) Bulan, dimana Ahli TONE X harus Tambah Nilai RM 50.00 dan keatas pada bulan October 2019, November 2019, December 2019, January 2020, February 2020 and March 2020 untuk layak Khairat Kematian pada April 2020</p> <p>iii. Jika Ahli TONE X tidak Tambah Nilai RM 50.00 dan keatas dimana mana bulan tersebut seperti atas, Ahli TONE X harus MEMULAKAN SEMULA Cooling Off Period untuk Enam (6) Bulan dan seterusnya</p> <table border="1" data-bbox="678 1294 1289 1570"> <tr> <td>Contoh:</td> <td>Jika Ahli TONE X gagal Tambah Nilai RM 50.00 dan keatas pada bulan Februari 2020, maka Ahli TONE X harus MEMULAKAN SEMULA Cooling Off Period dari Februari 2020 hingga Julai 2020 (6 Bulan) untuk layak Khairat Kematian pada Ogos 2020</td> </tr> </table> </td> </tr> </table> <p>b. Selepas Cooling-Off Period, Ahli TONE yang layak WAJIB Tambah Nilai RM 50.00 dan keatas setiap bulan untuk layak pada bulan berikutnya</p> <table border="1" data-bbox="443 1688 1316 1854"> <tr> <td>Contoh:</td> <td>Ahli TONE Y yang layak harus Tambah Nilai RM 50.00 dan keatas pada bulan Januari 2020, untuk layak Khairat Kematian pas bulan February 2020, dan demikian bulan seterusnya</td> </tr> </table>	Contoh:	<p>i. Ahli TONE X daftar pada 3<sup>rd</sup> October 2019 dengan Pek Permulaan LITE.</p> <p>ii. Colling Off Period untuk Ahli TONE X ialah Enam (6) Bulan, dimana Ahli TONE X harus Tambah Nilai RM 50.00 dan keatas pada bulan October 2019, November 2019, December 2019, January 2020, February 2020 and March 2020 untuk layak Khairat Kematian pada April 2020</p> <p>iii. Jika Ahli TONE X tidak Tambah Nilai RM 50.00 dan keatas dimana mana bulan tersebut seperti atas, Ahli TONE X harus MEMULAKAN SEMULA Cooling Off Period untuk Enam (6) Bulan dan seterusnya</p> <table border="1" data-bbox="678 1294 1289 1570"> <tr> <td>Contoh:</td> <td>Jika Ahli TONE X gagal Tambah Nilai RM 50.00 dan keatas pada bulan Februari 2020, maka Ahli TONE X harus MEMULAKAN SEMULA Cooling Off Period dari Februari 2020 hingga Julai 2020 (6 Bulan) untuk layak Khairat Kematian pada Ogos 2020</td> </tr> </table>	Contoh:	Jika Ahli TONE X gagal Tambah Nilai RM 50.00 dan keatas pada bulan Februari 2020, maka Ahli TONE X harus MEMULAKAN SEMULA Cooling Off Period dari Februari 2020 hingga Julai 2020 (6 Bulan) untuk layak Khairat Kematian pada Ogos 2020	Contoh:	Ahli TONE Y yang layak harus Tambah Nilai RM 50.00 dan keatas pada bulan Januari 2020, untuk layak Khairat Kematian pas bulan February 2020, dan demikian bulan seterusnya
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<p><b>4. Tuntutan</b></p>	<p>a. Satu tuntutan per satu ahli TONE sahaja (berpanduan NRIC/PASSPORT)</p> <p>b. Setiap tuntutan harus:</p>						

	<ul style="list-style-type: none"> <li>iv. Dibuat dalam tempoh 90 hari dari Tarikh kematian, seperti yang tertera didalam Sijil Kematian</li> <li>v. Dibuat melalui <b><u>Borang TUNTUTAN Khairat Kematian</u></b> yang telah siap di-isi dan ditandatangani, Bersama dengan dokumen dokumen sokongan yang tertera didalam borang tuntutan</li> <li>vi. Tertakluk kepada dan mengikut terma dan syarat terperinci dalam Borang Tuntutan Khairat Kematian</li> <li>c. Semua pembayaran tuntutan yang diluluskan akan dibuat dalam masa 30 hari dari tarikh penyerahan borang tuntutan</li> <li>d. Semua bayaran dibuat HANYA kepada Penerima yang dinamakan seperti yang dinyatakan dalam Sistem Keahlian TONE. Pencalonan Penerima boleh dibuat di Sistem Ahli TONE selepas 7 Oktober 2019</li> <li>e. Penerima mesti Ahli Keluarga dan Penerima harus membuktikan hubungan dengan mengemukakan bukti semasa tuntutan</li> <li>f. Apa-apa tuntutan tanpa Penerima yang dinamakan akan tertakluk kepada undang-undang Syariah atau Sivil yang sewajarnya.</li> <li>g. Sebarang maklumat tidak sah, penipuan dan / atau maklumat yang salah dan / atau tiada atau kekurangan penyerahan dokumen boleh menyebabkan pelucutan sebarang hak tuntutan.</li> </ul>
<p><b>5. Pelbagai</b></p>	<ul style="list-style-type: none"> <li>a. Keterangan Lanjut, Terma dan Syarat terperinci ini boleh didapati di <a href="http://www.tonewow.net">www.tonewow.net</a> dan <a href="http://www.tonegroup.net">www.tonegroup.net</a></li> <li>b. Borang Tuntutan boleh dimuat turun di <a href="http://www.tonewow.net">www.tonewow.net</a> dan <a href="http://www.tonegroup.net">www.tonegroup.net</a></li> <li>c. Syarikat berhak untuk mengubahsuai sebarang terma dan syarat tanpa notis terlebih dahulu dan dimuat naik ke <a href="http://www.tonewow.net">www.tonewow.net</a> dan <a href="http://www.tonegroup.net">www.tonegroup.net</a>.</li> <li>d. Ahli-ahli TONE dikehendaki sentiasa melawat <a href="http://www.tonewow.net">www.tonewow.net</a> dan <a href="http://www.tonegroup.net">www.tonegroup.net</a> untuk Terma, Syarat dan Maklumat terkini</li> </ul>