

Terms & Condition

The benefit will be effective from 1st October 2019 until 30th June 2021. Tone Wow and Tone Group members registered **before 1st July 2021** will be entitled to claim according to this memo and terms.

Members that register on or after 1st July 2021 shall follow the new [memo](#)

1. Cooling off period for TONE WOW members is as follows:

TONE Member	LITE	PUSH/PULL	BIZ
Minimum RM 30 Consecutive Top Up per month	6 Months	4 Months	3 Months

2. All members must remain active and perform minimum monthly top up of RM 30. Any expiration or missed top up would require members to restart the cooling-off period according to the date of reactivation.

3. Top up is calculated for the previous month to determine eligibility. The claim eligibility is based according to the top up made during the total top up of previous month of date of death.

(example : B passed away in March, the top up of February will be calculated to be entitled for the benefit. If there is no minimum top up of RM 30, B will not be entitled for the benefit)

4. Members who maintain a monthly top up of RM30 - RM49.99 will receive a sum payable of RM1,000 whereas monthly top up of RM 50 above will receive RM 2000.

5. Eligibility to this benefit is subject to the accuracy of subscriber's personal information as per his/her Mykad/Passport/Police ID/Army ID entered at point of registration.

6. The benefit commences and ends based on each calendar month. (Example: 1st April to 30th April).

7. Any new Member registered after 30th September 2019 and who is 70 years old and above will not be eligible for this benefit.

8. The claim should be made within 90 days from the date of death.

9. In the event of demise, this entitlement will be disbursed to the beneficiary as named by deceased Member in Membership Management System (MMS) at Khairat Beneficiary section. In the event no beneficiary is named by the Member in MMS, this entitlement will be disbursed to the Member's Spouse, children or nearest next of kin and must be proven with valid proof of relationship documents with verified true copies.

10. All Members must update their beneficiary details in TGMMS (<https://www.tonegroup.net/>) OR TWMMMS (<https://www.tonewow.net/twmain/>).

11. In the event a claim has been made by one of the Member IDs, that account is no longer eligible for the khairat benefit.

12. Each member (NRIC) is entitled to a single lifetime claim regardless of multiple member ID's (e.g. member is in Tone Excel, Tone Plus or Tone Wow programme)

13. If any there is any false information given, the claim will be null and void.

14. The claim process is within 30 days from date of document received.

15. All other normal Terms and Conditions apply and the Company reserves the right to change the Terms and Conditions without prior notice.

Khairat Kematian Claim Procedure

In order to make a claim, beneficiary is required to submit the following documents:

- I. Copy of Death certificate (with certified)
- II. IC or Passport copy of deceased (with certified)
- III. IC or Passport copy of beneficiary (with certified)
- IV. A copy of police report (if available)
- V. Complete the Khairat claim form
- VI. Complete the Change of ownership form (if any)