



MALAYSIAN TAKAFUL
ASSOCIATION



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Document Revision Control

Revision	Change Description	Effective Date	Approval Date
01	<p>1) New insertion: Note: The processing fee of RM 100 is subject to GST charges.</p> <p>2) Appendix I (Qualifications Eligible for TBE Exemption)- Shariah Registered Financial Planner (Shariah RFP)</p>	25 June 2015	25 June 2015
02	<p>1) New Insertion: Appendix I (Qualifications Eligible for TBE Exemption)</p> <ul style="list-style-type: none"> • Bachelor of Banking and Islamic Finance (Hons) • Bachelor of Marketing (Financial Services) (Hons) • Bachelor of Muamalat Administration (Hons) • Diploma in Insurance • Bachelor of Business Administration (Risk Management and Takaful) (Hons) • Master of Business Administration (Muamalah)if the elective course of Takaful is taken <p>2) Deletion: Appendix I (Qualifications Eligible for TBE Exemption)</p> <ul style="list-style-type: none"> • Bachelor of Science (Hons) Risk Management and Takaful • Bachelor of Risk Management and Insurance (Hons) 	1 March 2018	19 February 2018
03	<p>1) New Insertion: Appendix I (Qualification Eligible for TBE Exemption)</p> <ul style="list-style-type: none"> • Bachelor of Islamic Finance and Banking with Honours • Bachelor of Muamalat Administration with Honours 	11 July 2018	11 July 2018
04	<p>1) Amendment of grammar and wording on the following:</p> <ul style="list-style-type: none"> • Introduction • Objectives of the Guidelines • TBE Exemption Criteria 	2 December 2020	2 December 2020
05	<p>1) New insertion: 4. Fees 4.2 This fee is non-refundable whether the TBE Exemption application is successful or not.</p>	2 December 2020	2 December 2020
06	<p>1) New insertion: 5. Documents required/ process for TBE Exemption application.</p>	2 December 2020	2 December 2020



GUIDELINES ON TAKAFUL BASIC EXAMINATION (TBE) EXEMPTION

Revision	Change Description	Effective Date	Approval Date
	<p>5.1 The documents required are as follows:</p> <ul style="list-style-type: none"> a) Original copy of the exemption application form b) Copy of Identification (IC) c) Certified True Copies of qualification documents d) Certified True Copies of experience documents e) Certified True Copies of Shariah Structured Training (SST) completion (if applicable) f) Certified True Copies of PCEIA (if applicable) g) Proof of exemption fee payment 		
07	<p>1) New insertion: 5.2 The TBE Exemption Form is in Appendix II</p>	2 December 2020	2 December 2020
08	<p>1) New insertion: 6. Review of Exemption Application and Decision</p> <p>6.1 TBE Exemption applications will only be accepted if it submitted by MTA member companies' approved representatives. Independent applications from agents will not be entertained.</p> <p>6.2 Applicants with incomplete application forms or insufficient supporting documents will be automatically rejected and returned to the submitting member company.</p> <p>Minor grammar changes on the 6.3, 6.4 and 6.5.</p>	2 December 2020	2 December 2020
09	<p>1) Deletion:</p> <ul style="list-style-type: none"> • 7. Processing Time • 8. Effective Date 	2 December 2020	2 December 2020
10	<p>1) New insertion: Appendix I: Qualifications Eligible for TBE Exemption</p> <ul style="list-style-type: none"> • Malaysian Financial Planning Council (MFPC) – Module 1 and Module 2 	2 December 2020	2 December 2020
11	<p>1) Amendment: Appendix I: Qualifications Eligible for TBE Exemption</p> <ul style="list-style-type: none"> • Amendment of course name Universiti Sains Islam Malaysia (USIM)- Bachelor of Islamic Banking and Finance (Hons) • Amendment of Institution's name from Kolej Universiti INSANIAH to Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS) 	2 December 2020	2 December 2020

GUIDELINES ON TAKAFUL BASIC EXAMINATION (TBE) EXEMPTION

Revision	Change Description	Effective Date	Approval Date
12	1) New insertion: Appendix I: Qualifications Eligible for TBE Exemption <ul style="list-style-type: none">• Intermediate Qualification in Islamic Finance (IQIF)- Takaful by IBFIM• Certified Qualification in Islamic Finance (CQIF)- Takaful by IBFIM• Chartered Professional in Islamic Finance (CPIF) by CIIF	6 October 2021	6 October 2021
13	1) Amendment of item 3.2.1 from 10 years to 7 years	10 December 2021	9 December 2021
14	1) Additional SST requirement in item 3.2.3.	10 December 2021	9 December 2021
15	1) Additional clauses 3.4, 3.5 and 3.6 Elaboration of approval process for application of new courses for TBE exemption under item 3. TBE Exemption Criteria.	10 December 2021	9 December 2021

1. Introduction

TBE is an entry qualification for all those who intend to be a registered Takaful agent in the financial services industry promoting Takaful products and services. It is a compulsory qualification to enhance the competency and professionalism of Takaful agents.

The implementation of TBE was effective on 1 January 2009 and the requirement of individuals to pass the TBE is stipulated in the MTA Inter-Takaful Operators Agreement where every new applicant who wishes to be registered as an Agent (including a corporate nominee) needs to pass TBE or its equivalent as approved by the Management Committee (MC). This requirement is irrespective of whether or not the applicant possesses the Pre-Contract Examination (PCE) certificate or any other qualification. The TBE qualification is segregated into two categories, namely, the General Takaful and Family Takaful which are governed by MTA Rules and Regulations on Takaful Agent Registration.

At the moment, TBE exemptions were provided to the members of MTA MC and their alternates (former and current members of the MC). TBE Exemptions are also given to agents who were active prior to January 2009 whereby member companies have registered them before TBE implementation.

In line with the objective of MTA to encourage and promote entry into the industry, the TBE exemption guideline is developed to provide the standard process in TBE Exemption to industry practitioners who have relevant qualification and working experience in the Takaful industry.

2. Objectives of the Guidelines

2.1 The objectives of the Guidelines on TBE Exemption are:

- a) To provide a framework of transparent and facilitative rules to govern and regulate TBE exemption that is to be conferred upon eligible individual who qualify based on pre-defined criteria; and
- b) To provide a standard and consistent method to apply for TBE exemption.

3. TBE Exemption Criteria

3.1 The TBE exemption is offered based on previous qualifications of similar level and working experience. Exemptions will be granted on a case to case basis upon evaluation by the Association.

3.2 Individuals qualify for TBE exemption must have the following:

- 3.2.1 a minimum of 7 years working experience in Takaful and insurance or related to financial services (especially from other industries such as banking, capital market etc.) and
- 3.2.2 possess a minimum of diploma in any discipline.
- 3.2.3 The exemption application must be accompanied with an attestation from the Takaful Operator (TO) showing that the agent has completed the Shariah Structured Training (SST) as per MTA guideline or any other relevant Shariah training.

3.3 TBE exemption will be given to individuals who have pre-approved professional and/or academic qualifications. The list of professional and/or academic qualifications are in **Appendix I**.

3.4 From time to time, Universities and other learning institutions may submit applications for TBE exemption for courses that they conduct. The details of these applications, together with the details of the courses, will be sent to the working committee for the first level of assessment and recommendation.

3.5 Upon recommendations from the working committee, the next level of recommendation will be sought from the relevant subcommittees authorised by the Management Committee. If the courses are not recommended for TBE exemption, the rejection will be sought from the subcommittees.

3.6 If the courses are recommended for TBE exemptions by the subcommittees, MTA Management Committee's final approval will be sought for endorsement.

4. Fees

4.1 The processing fee for an application for TBE Exemption is RM 100 for each application.

4.2 This fee is non-refundable whether the TBE Exemption application is successful or not.

5. Documents required/ process for TBE Exemption application.

5.1 The documents required are as follows:

- a) Original copy of the exemption application form
- b) Copy of Identification (IC)
- c) Certified True Copies of qualification documents
- d) Certified True Copies of experience documents
- e) Certified True Copies of Shariah Structured Training (SST) completion (if applicable)
- f) Certified True Copies of PCEIA (if applicable)
- g) Proof of exemption fee payment

5.2 The TBE Exemption Form is in **Appendix II**.

6. Review of Exemption Application and Decisions

6.1 TBE Exemption applications will only be accepted if it submitted by MTA member companies' approved representatives. Independent applications from agents will not be entertained.

6.2 Applicants with incomplete application forms or insufficient supporting documents will be automatically rejected and returned to the submitting member company.

6.3 The MTA Secretariat will examine the documents submitted

6.4 The submitting member company will be notified on the results of the application via email.

6.5 For successful applications, it is the responsibility of the member company to register the candidate into the OTARS.

Qualifications Eligible for TBE Exemption

Malaysian Universities / Institutions	Qualification titles
Malaysian Financial Planning Council (MFPC)	<ul style="list-style-type: none"> Shariah Registered Financial Planner (Shariah RFP) – Module 1 and Module 2
Financial Planning Associations of Malaysia (FPAM)	<ul style="list-style-type: none"> Islamic Financial Planner (IFP)
International Centre for Education in Islamic Finance (INCEIF)	<ul style="list-style-type: none"> Master in Islamic Finance Practice (MIFP) <i>(also known as Chartered Islamic Finance Professional (CIFP) before 2018)</i>
IBFIM	<ul style="list-style-type: none"> Basic Certificate Course in Insurance and Takaful Broking Fundamentals of Takaful Intermediate Qualification in Islamic Finance (IQIF)- Takaful Certified Qualification in Islamic Finance (CQIF)- Takaful
Chartered Institute of Islamic Finance Professionals (CIIF)	<ul style="list-style-type: none"> Chartered Professional in Islamic Finance (CPIF)
Universiti Teknologi MARA (UiTM)	<ul style="list-style-type: none"> Diploma in Actuarial Science Bachelor of Science (Hons) Actuarial Science Master of Islamic Banking and Finance (MIBF)
Universiti Kebangsaan Malaysia (UKM)	<ul style="list-style-type: none"> Bachelor of Science (Hons) Actuarial Science
Universiti Tunku Abdul Rahman (UTAR)	<ul style="list-style-type: none"> Bachelor of Science (Hons) Actuarial Science
Universiti Sains Islam Malaysia (USIM)	<ul style="list-style-type: none"> Bachelor of Science (Hons) Actuarial Science and Risk Management Bachelor of Islamic Banking and Finance (Hons) Bachelor of Marketing (Financial Services) (Hons) Bachelor of Muamalat Administration
Universiti Sultan Zainal Abidin (UniSZA)	<ul style="list-style-type: none"> Diploma in Insurance Bachelor of Business Administration (Risk Management and Takaful) (Hons)
Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah (UniSHAMS)	<ul style="list-style-type: none"> Diploma in Islamic Insurance Bachelor of Business Administration with Honours (Islamic Financial Planning) Bachelor of Business Administration (Risk Management & Takaful)
Kolej Universiti Islam Antarabangsa Selangor (KUIS)	<ul style="list-style-type: none"> Bachelor of Islamic Finance (Takaful) (Hons) Master of Business Administration (Muamalah) (if elective course of Takaful is taken)
Universiti Tun Abdul Razak	<ul style="list-style-type: none"> Bachelor of Business Administration (Insurance) (Hons) Bachelor of Business Administration (Islamic Financial Planning) (Hons)
International Islamic University Malaysia (IIUM)	<ul style="list-style-type: none"> Doctor of Philosophy (PhD) in Islamic Banking and Finance - Takaful and Re-Takaful
Universiti Utara Malaysia	<ul style="list-style-type: none"> Bachelor of Islamic Finance and Banking (Hons) Bachelor of Muamalat Administration (Hons)
Limkokwing University of Creative Technology	<ul style="list-style-type: none"> Bachelor (Hons) in Islamic Banking and Finance

**Takaful Basic Examination
Application for Exemption Form**

Instruction :

1. Use **BLOCK CAPITALS** when completing this form.
2. To be completed by candidate requesting exemption.
3. Applications for exemption must be concurrent with candidate registration.
4. Kindly provide supporting documents as listed in Appendix I.
5. All sections of this form must be completed. Incomplete form will not be processed.
6. Exemption fee payment to be transferred to MTA:
 - Account No : 14014010120551
 - Banker : Bank Islam Malaysia Berhad
 - Branch : Cawangan Menara Bank Islam, Jalan Perak
 - Swift Code : BIMBMYKL

Section A : Candidate Details

Name (as in your identity card)

Mr/Mrs/Miss :

NRIC No. (New) :

Gender :

Citizenship :

Home Tel No :

Email :

Mobile No :

Banca Staff (Yes/No) :

Intermediary Type (Ind/ Corp) :

Section B : Qualification Details

Institution	Course	Year
Takaful Company to join :		Type of Code (Family/General) :

Section C : Experience

Takaful/Insurance Company	Registration No./Agency Code	Appointment Date	Resignation/ Termination Date

Section D : Declaration

I declare that the information provided on this form is correct, true and in compliance with the notes and instructions given on this form.

Candidate signature

Date

FOR MTA USE ONLY

Recommended by:

Approved by:

Name :

Name :

Date :

Date :

Appendix I**Supporting Documents Required for Application of TBE Exemption**

1. Original copy of the exemption application form
2. Copy of Identification Card (IC)
3. Certified True Copies of qualification documents
4. Certified True Copies of experience evidence
5. Certified True Copies of Shariah Structured Training (SST) completion (if applicable)
6. Certified True Copies of PCEIA (if applicable)
7. Proof of exemption fee payment