



# EFU TRANSACTIONAL SHIELD PLAN

YOUR ONE-STOP SOLUTION FOR  
FINANCIAL PROTECTION

# EFU Transactional Shield Plan

The introduction of Transaction Takaful is designed to safeguard financial transactions by offering a comprehensive and innovative solution tailored for this purpose. This takaful product will also provide a term takaful benefit, which ensures complete financial security by paying a lumpsum amount to the beneficiaries in the unfortunate event of the participant's death, due to any cause. This unique product stands out by offering a dual layer of protection: not only does it shield participants from potential financial losses associated with their transactions, but it also provides peace of mind through the added term takaful component. The plan provides cover in case of loss of cash from the account/card of the customer due to fraudulent/unauthorized digital transaction into the accounts. As a result, EFU Transactional Shield Plan emerges as a holistic financial safeguard, addressing both transactional risks and the broader need for personal financial security.

Category	Fraudulent Transactions Benefit	Term Takaful Benefit	Annual Contribution
Option 1	Up to 30,000	50,000	500
Option 2	Up to 50,000	100,000	700
Option 3	Up to 100,000	150,000	1,000
Option 4	Up to 150,000	200,000	1,300

All amounts are in PKR

## AT WHAT AGE CAN I GET MYSELF ENROLLED IN THE PLAN?

**\*Enrollment Age:** 18 Years to 64 Years.

**\*Coverage Age:** 18 Years to 65 Years.

\*Only applicable on Term Takaful Benefit

No age limit on Fraudulent Transaction Benefit

**PMD/Term:** 1 Year

**Free Look Period:** 14 Days (the Free Look Period of 14 days starts from the day of deduction)

## WHAT IS NOT COVERED IN THIS PLAN?

- Any kinds of errors in Transactions Recording System;
- Debiting of customer's account by amounts in excess of or less than the actual transaction amount;
- Debiting the account by an amount in excess of the allocated card limit allocated by the bank/ financial institution/ account balance.
- No cover for any kind of cyber fraud/ liability/ crime related and similar losses.
- No cover given for losses which were already known to the Participant before the issuance date of this PMD;
- No coverage for spoofing and social engineering where customer innocently or knowingly provide confidential bank information;
- No cover for any mysterious transaction whose cause of loss cannot be ascertained and determined.
- Any loss not discovered and intimated during the policy period.
- Any kind of fraud committed by the customer himself/ herself whether alone or in collusion with anyone.

- Any loss resulting directly or indirectly by customer's sharing the personal information including but not limited to OTP (One time password), personal account and/ or card details etc. consciously or unconsciously or while under any threat or duress.
- War, SRCC, terrorism and political risk exclusion, nuclear risks exclusion, communication / infectious disease, Sanction Limitation Exclusion and Money Laundering exclusion.
- Suicide, intentional self-inflicted injury, Murder, assault, assassination, injury sustained through firearm injury, participation in any criminal activity or violation of law.
- Other details as per PMD conditions.

## HOW TO CLAIM?

In case of any claim with regards to the plan, please contact the Takaful Operator on below address:

### **EFU Life House Contact Details:**

EFU Life House - Claims Department,  
Plot No 112, 8th East Street,  
DHA Phase 1, Karachi.  
Phone: +92-21-111-338-111  
Email to EFU: [claims@efulife.com](mailto:claims@efulife.com)

The Participant can also lodge their claim(s) through HBL's Helpline at (021) 111-111-425.

For complaints, cancellation and other queries the customer can also contact EFU Life - WTO, EFU General - WTO or HBL on the above-mentioned numbers/email.

## WHO IS THE UNDERWRITER OF THIS PRODUCT?

The underwriter of this product is EFU Life - WTO & EFU General - WTO. HBL is only acting as a corporate insurance agent on behalf of EFU Life & EFU General for this plan.

## DISCLAIMER:

EFU Transactional Shield Plan is pre-underwritten, issued and is subject to the Terms & Conditions set by EFU Life - WTO & EFU General - WTO. EFU Life - WTO having its principal office at Plot No. 112, 8th East Street, DHA Phase 1, Karachi, Pakistan-75500. EFU General - WTO - having its principal office at EFU House, M.A. Jinnah Road Karachi Pakistan -74000 HBL is acting as a corporate agent for the plans on behalf of EFU Life - WTO & EFU General - WTO. HBL will not be responsible in any manner if your application or claim is rejected by EFU Life - WTO and/or EFU General - WTO. HBL will not investigate or provide any opinion on merits of the claim.

# EFU LIFE ASSURANCE LTD.

EFU Life House, Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan  
Fax: (021) 3453-7519 Email: [csd@efulife.com](mailto:csd@efulife.com)