

MEMORANDUM

Ref : TG/N&C/20210726/EN
 Date : 26 July 2021
 To : TONE EXCEL, TONE PLUS AND TONE WOW MEMBERS
 Subject : **Improvement of Khairat Kematian**

Dear TONE EXCEL, TONE PLUS and TONE WOW Members,

TONE members' benefits remain our priorities.

The recent revision of terms and conditions of Tabung Khairat Kematian (ref: TG/N&C/20210701/EN) has generated many feedbacks. We truly appreciate and value your feedback.

After careful study and detail deliberations, we are have included a new revision as follows:

Effective **1st July 2021**, we have added the following terms and conditions:

1. Cooling-Off Period for TONE Member is as follows:

TONE Member	LITE	PUSH	Biz
Consecutive Active Months	12	9	6

2. TONE Member that:

a. has minimum of Three (3) Direct Recruited Member active for more than 90 days to qualify for Khairat Kematian, the payment for Khairat Kematian will be as follows:

Total Monthly Minimum Top Up	RM 30.00 - RM 59.99	RM 60 and above
Khairat Kematian	RM 500	RM 1,000

b. **has less than Three (3) Direct Recruited Member,**

i. the payment for Khairat Kematian will be as follows:

Total Monthly Minimum TopUp	RM 30.00 - RM 49.99	RM 50.00 - RM 59.99	RM 60 and above
Khairat Kematian	RM 200	RM 250	RM 300

ii. The beneficiary **MUST** be an **active TONE WOW Member**

3. TONE EXCEL and TONE PLUS Members joined on or after 1st July 2021 will NOT be entitled for Khairat Kematian

4. All other existing Terms and Conditions remained unchanged.

Please refer to our website www.tonewow.net and www.tonegroup.net detail of terms and conditions. The revisions are to ensure that the benefits will be distributed to more TONE Members.

WE CARE, WE SHARE

Yours Sincerely



Chia Han Hui
 Head of Network and Channels