

Seruan Istito'ah

Hajj Readiness Plan

• T1: Tabung 1 (Tabung Am) • T2: Tabung 2 (Tabung Istito'ah)

BH 1 I HAVE REGISTERED FOR HAJJ

RM1,300 from your existing savings, which was previously allocated for hajj registration, will be transferred to the **Tabung Istito'ah**, while the remaining savings will remain in the **Tabung Am**.



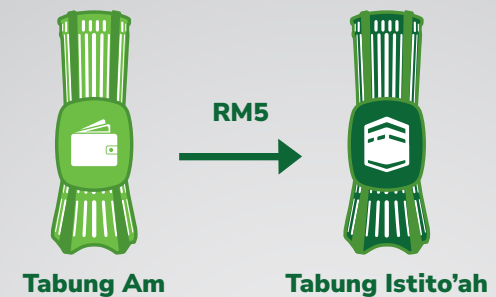
You have a transition period until **31 December 2028** to ensure that **your total savings** in the **Tabung Am** and **Tabung Istito'ah** reach a **minimum of RM15,000** in order to maintain your existing hajj queue.



The hajj queue will be adjusted starting **1 January 2029** based on compliance with the minimum savings requirement of RM15,000.

BH 2 I HAVE REGISTERED FOR HAJJ through EPF

RM5 from your existing savings will be transferred to the **Tabung Istito'ah**, while the remaining savings will remain in the **Tabung Am**.



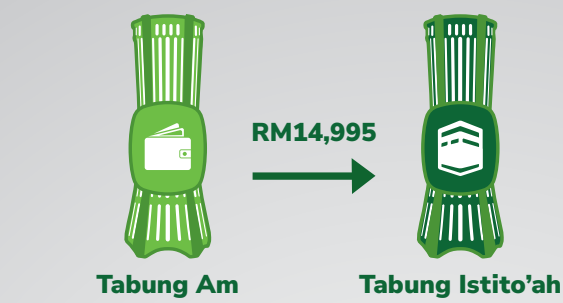
You have a transition period until **31 December 2028** to ensure that **your total savings** in the **Tabung Am** and **Tabung Istito'ah** reach a minimum of **RM15,000** in order to maintain your existing hajj queue.



The hajj queue will be adjusted starting **1 January 2029** based on compliance with the minimum savings requirement of RM15,000.

BH 3 I HAVE NOT REGISTERED FOR HAJJ and MY SAVINGS EXCEED RM15,000

Ensure that **your total savings** in the **Tabung Am** and **Tabung Istito'ah** remain at a minimum of **RM15,000** for a period of one (1) month to qualify for **Automatic Hajj Queue Eligibility**.



Once the conditions stated above are met, a total of **RM14,995** will be transferred to the **Tabung Istito'ah** in the following month, while the remaining savings will remain in the **Tabung Am**.

You will receive **Automatic Hajj Queue Eligibility** without the need to manually register for hajj. To maintain this eligibility, ensure that a minimum of **RM14,995** remains in the **Tabung Istito'ah** at all times.

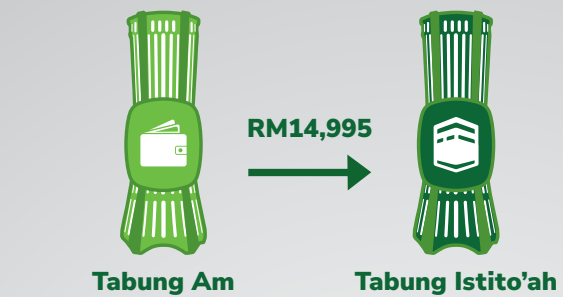


The hajj queue will be adjusted starting **1 January 2029** based on compliance with the minimum savings requirement in the **Tabung Istito'ah**.

**Note: The minimum savings requirement of RM15,000 comprises RM14,995 in the Tabung Istito'ah and RM5 remaining in the Tabung Am.*

BH 4 I HAVE NOT REGISTERED FOR HAJJ and MY SAVINGS HAVE NOT REACHED RM15,000

Continue saving until **your total savings** in the **Tabung Am** and **Tabung Istito'ah** reach a minimum of **RM15,000**. Maintain this savings amount for a period of one (1) month to qualify for **Automatic Hajj Queue Eligibility**.



Once the conditions stated above are met, a total of **RM14,995** will be transferred to the **Tabung Istito'ah** in the following month, while the remaining savings will remain in the **Tabung Am**.

You will receive **Automatic Hajj Queue Eligibility** without the need to manually register for hajj. To maintain this eligibility, ensure that a minimum of **RM14,995** remains in the **Tabung Istito'ah** at all times.



The hajj queue will be adjusted starting **1 January 2029** based on compliance with the minimum savings requirement in the **Tabung Istito'ah**.

**Note: The minimum savings requirement of RM15,000 comprises RM14,995 in the Tabung Istito'ah and RM5 remaining in the Tabung Am.*

HAJJ ALUMNI I HAVE PERFORMED HAJJ

You are not included in **Automatic Hajj Queue Eligibility** because you have already performed hajj.

Continue saving and enjoy the benefits of saving with **TH**.



Tabung Am
For savings and withdrawals as usual.

Tabung Istito'ah
can be used as a long-term savings fund for various financial goals, such as retirement preparation, inheritance planning or personal financial needs.

Withdrawals from the **Tabung Istito'ah** must first be transferred to the **Tabung Am**, with the transfer process subject to a period of **T+10 days**.

