najmaa

Product Disclosure Statement

Vehicle Protection issued by Najmaa Mutual Limited

This document was prepared on 30 October 2026



TABLE OF CONTENTS

What is a Product Disclosure Statement (PDS) 3
About Najmaa and Membership 3
Discretionary Nature of Vehicle Protection 4
Significant Benefits and Risks of Vehicle Protection 5
Your Responsibilities 7
Words with Special Meaning 8
Type of Protection 13
Additional Support That May Be Considered 15
Optional Protection Add Ons 16
Exclusions 16
Making a Claim 20
Excesses 24
Contribution and Fees 25
Managing your Protection 27
Complaints, Privacy and Other Important Information 30
Contact Details 32

What is a Product Disclosure Statement (PDS)

A PDS is an important document that you should read before becoming a Member and obtaining vehicle protection (**Vehicle Protection**) issued by Najmaa Mutual Limited. It helps you understand:

- who we are and how we operate;
- the levels of Vehicle Protection available and the types of events for which the Board may consider providing support;
- what circumstances are generally not eligible for support; and
- what happens if you need to request support following an Incident.

Your Vehicle Protection is described in this PDS, any supplementary PDS we may issue, and your Certificate of Protection. Your Certificate of Protection sets out your personal Vehicle Protection details.

Vehicle Protection is not insurance. Support is discretionary, not guaranteed, and does not create any contractual entitlement.

This document uses familiar terms like 'Claim', 'Excess', 'Comprehensive' and 'Third Party' to assist understanding. These terms are used for convenience only and do not indicate that this product is insurance or that any entitlement to payment exists.

Any reference in this PDS to Najmaa "paying", "covering", "repairing", "replacing" or similar expressions describes the type of support that may be provided if the Board exercises its discretion. These references do not create any entitlement or obligation.

About Najmaa and Membership

About Najmaa

Najmaa Mutual Limited (ABN 39 686 285 450) (**Najmaa**) is a mutual company limited by guarantee, offering Vehicle Protection based on the Takaful model. Najmaa is governed by the Najmaa Board (**Board**) in accordance with its Constitution.

Najmaa is the issuer of the Vehicle Protection described in this PDS. Najmaa Group Pty Ltd (ABN 47 616 855 504) (**NGPL**), the holder of Australian Financial Services Licence (**AFSL**) (No. 527623), authorises Najmaa to issue Vehicle Protection under an intermediary authorisation and is responsible for the financial services provided under its licence.

Vehicle Protection is a miscellaneous financial risk product. Financial services in relation to this product are provided under NGPL's AFSL. Vehicle Protection is arranged by NGPL and administered by Najmaa Management Services Australia Pty Ltd (ABN 40 678 802 232) (**NMSA**), which provides operational, administrative and management support to Najmaa. NMSA is an authorised representative of NGPL (AR Number 1315659).
Vehicle Protection is offered on a discretionary basis and does not provide any guaranteed entitlement to payment or give rise to any contractual right to receive support. Najmaa is not an insurer and Vehicle Protection is not insurance.

Najmaa is not regulated under the *Insurance Act 1973 (Cth)* or the *Insurance Contracts Act 1984 (Cth)* and is not supervised by the Australian Prudential Regulation Authority (APRA), which regulates insurance companies in Australia.

What is Takaful

Takaful refers to a member-based approach to protection built on mutual assistance (**Ta'awun**), where individuals make voluntary contributions (**Tabarru**).

Takaful is an alternative to traditional insurance, grounded in Shariah-compliant financial principles including transparency, and the avoidance of interest, excessive uncertainty and gambling. While its roots lie in Islamic finance, Takaful is open to anyone in Australia regardless of faith or background.

Najmaa's Vehicle Protection has been reviewed by its appointed Shariah Advisers, who have provided Shariah Certification. The Shariah Advisers also provide ongoing Shariah advisory and oversight services.

Membership

When you apply for Vehicle Protection (including by completing the application process and paying the required Contribution), your application is considered by Najmaa in accordance with its Constitution. If your application is accepted, you will be admitted as a Member and issued with a Certificate of Protection. If your application is not accepted, any Contribution paid (and any Application Fee or Annual Subscription Fee, if applicable), will be refunded in accordance with the Constitution.

You remain a Member of Najmaa only while you hold a current Certificate of Protection.

Najmaa may admit, refuse, suspend or expel a person from Membership in accordance with the Constitution. If your Membership ceases, any Vehicle Protection you hold will also end.

Discretionary Nature of Vehicle Protection

Vehicle Protection issued by Najmaa operates on a discretionary basis. It is not insurance. Support is not guaranteed and does not create any contractual entitlement. Claims are considered by the Board or a delegate authorised by the Board. If you experience an event involving your Vehicle, you may make a Claim to Najmaa.

The Board reviews the circumstances of the request and determines whether, in its discretion, support will be provided and, if so, the amount or form of support. The Board may approve support in full, in part, or not at all. The Board retains ultimate discretion and makes decisions in accordance with the Constitution and the interests of Najmaa as a whole.

Support may be declined, reduced or approved in a different form, even if the circumstances of a request appear to fall within the scope described in this PDS or the Certificate of Protection.

Contributions are made on a mutual assistance basis and any support that may be provided is discretionary. Members do not make Contributions for the purpose of obtaining a financial return or financial benefit from Najmaa. Members do not acquire any ownership interest in Najmaa, its assets, or any Contributions paid by Members.

The Board may delegate its authority to appropriately authorised employees, committees or service providers (including any third-party administrator appointed by Najmaa) to assess and determine Claims in accordance with Board-approved policies and guidelines. Any decision made under such delegated authority is taken to be a decision of the Board.

Significant Benefits and Risks of Vehicle Protection

Before applying for Membership and requesting Vehicle Protection, you should consider the significant benefits and risks associated with participating in Najmaa.

Significant Benefits

Benefit	What this means for you
Request for assistance	If you experience an Incident involving your Vehicle, you may request support from Najmaa.
Mutual Assistance	Najmaa operates on a mutual assistance basis, meaning it is designed to support Members in times of need rather than generate profits for shareholders.
Member benefit	Najmaa's Constitution provides that it operates primarily for the benefit of its Members with a broader community purpose, and that its assets, surplus and operations are used solely for their welfare, mutual assistance and protection, not for private gain.
Shariah-compliant approach	Najmaa seeks to operate in accordance with Shariah principles, including mutual assistance, transparency, and the avoidance of interest, excessive uncertainty and gambling, which guide the structure of Vehicle Protection and how monies are managed.

Significant Risks

Risk	What this means for you
Vehicle Protection is not insurance	Vehicle Protection is not insurance. Support is discretionary, not guaranteed, and does not create any contractual entitlement. Najmaa is not regulated by APRA and is not subject to the prudential supervision framework that applies to insurers.
Discretionary support and outcomes	Support is discretionary. The Board may approve support in full, in part, in a different form, or not at all. Similar requests may result in different outcomes depending on the circumstances, and past decisions do not create a precedent or expectation of future support.
Resource sufficiency risk	If the number of Claims is unusually high or a major event occurs, Najmaa may not have sufficient resources to support all requests. While Najmaa maintains Re-Takaful arrangements to assist in managing this risk, these arrangements are for the benefit of Najmaa only and Members do not have direct rights under them. Najmaa may, at its discretion, arrange an interest-free loan (Qard Hasan) to support the mutual. This is not guaranteed and does not create any entitlement for Members.
No ownership or financial return	Members do not acquire any ownership interest in Najmaa, its assets, or any Contributions paid by Members. Contributions are made on a mutual assistance basis and not for the purpose of obtaining a financial return or other financial benefit.
Membership linkage	Vehicle Protection is provided through Membership. If your Membership ends, your access to Vehicle Protection will also end in accordance with the Constitution and this PDS.
No statutory compensation protection	Because Najmaa is a discretionary mutual and not an insurer or bank, Members are not entitled to compensation under statutory financial claims schemes if Najmaa cannot meet all Claims.
Changes to Vehicle Protection	The scope and availability of Vehicle Protection may change over time in accordance with the Constitution.
Choosing a level of protection	Third Party Fire and Theft and Third Party Property Damage provide limited or no support for your own Vehicle. If you choose one of these levels, you may need to meet the cost of repairing or replacing your Vehicle yourself.

Your Responsibilities

What you need to tell us

When you apply for Vehicle Protection, and when we review your protection, offer to renew it, or make changes to it, we will ask you questions about your circumstances.

Your answers help us decide whether to provide protection and on what basis.

You must ensure that all information you provide is complete, accurate and not misleading.

Your responsibilities

When applying to become a Member, and while you remain a Member, you must:

- provide honest, accurate and complete information; and
- tell us as soon as reasonably practicable if your circumstances change, including anything that may affect your Vehicle, its use, or any driver (see the “Managing your Protection” section of this PDS).

Why this matters

Najmaa operates for the benefit of all Members. The information you provide is relied on by the Board when deciding whether to provide protection and when considering Claims.

If you do not meet your responsibilities

If you provide information that is incomplete, incorrect or misleading, or you do not tell us about a relevant change, the Board may, in its discretion:

- reduce or decline support for your Claim; or
- cancel your Vehicle Protection and/or Membership.

When you receive your documents

Please check your Certificate of Protection and related documents carefully. If any information is incomplete, inaccurate, or has changed, you must notify us as soon as reasonably practicable. You can update your details by contacting us at support@najmaa.com.au.

Words with Special Meaning

Some words used in this PDS or the Certificate of Protection have special meaning.

	Term	Definition
A	**Administration Fee (Wakala fee)**	A portion of your Base Contribution (currently 25%) paid to Najmaa Management Services Australia Pty Ltd for administration services relating to Vehicle Protection.
	Agreed Protection Value	The dollar amount shown on your Certificate of Protection, determined by Najmaa having regard to the information you provide. This amount is a reference point only to assist the Board when considering a Claim. It does not represent a guaranteed payment or an entitlement to support, and any support provided may be less than this amount. The Agreed Protection Value applies for the relevant Period of Protection and cannot be changed during that period. It may be reviewed and changed at renewal if Vehicle Protection is offered to you for a further Period of Protection.
	Application Fee or Annual Subscription Fee	A fee that may be charged by Najmaa to become or remain a Member.
	Approved Repairer Network	The network of Vehicle repairers authorised by Najmaa to carry out repairs where the Board has approved support for repairs under Vehicle Protection.
	At-Fault / Fault	This is Najmaa's assessment of who was responsible for an Incident, based on the available information, including statements, reports, and other relevant evidence. Najmaa may determine that a person was at fault where their actions or omissions contributed to the Incident. Najmaa's assessment is made solely for the purpose of administering Vehicle Protection and does not determine legal liability.
B	**Base Contribution**	The portion of your Contribution remaining after the Administration Fee, Service Fee and Community Fund Contribution have been deducted.
	Board	The board of directors of Najmaa.
C	**Certificate of Protection**	The document issued to you by Najmaa that confirms your Membership and records the Vehicle Protection you have in accordance with the Constitution, together with any relevant details such as excesses, applicable limits or conditions.

Term	Definition
Claim	A request for support made by a Member for discretionary support under Vehicle Protection. Making a Claim does not create any entitlement to receive support.
Community Fund Contribution	A portion of your Base Contribution (currently 5%) paid to the Najmaa Waqf, a dedicated sub-fund held by Awqaf Australia, to support charitable and community purposes, as described in the Contribution and Fees section.
Constitution	The constitution of Najmaa (as amended from time to time). The Constitution governs the operations of Najmaa, including Membership, the powers and discretion of the Board, and the rules under which Vehicle Protection is provided to Members.
Contribution	The total amount payable as a donation (Tabarru) to join Najmaa and obtain Vehicle Protection. Your Contribution is calculated based on your individual circumstances and includes an Administration Fee, Service Fee and Community Fund Contribution. The Contribution will be shown in dollars on the quotation and on the tax invoice issued if Vehicle Protection is offered.
D **Discretionary Support**	Any decision to provide support is made by the Board in accordance with the Constitution, having regard to the circumstances of each request. Support is not guaranteed, and Members do not have a contractual right or entitlement to receive any payment, compensation or assistance.
Driver	Any person who is driving, attempting to drive, or in control of the Vehicle at the time of an Incident.
E **Excess**	The amount you pay for each Claim if the Board agrees to provide support following an Incident, regardless of who was at Fault. The applicable Excess is set out in your Certificate of Protection. You may have to pay more than one excess depending on who is driving at the time of the Incident or if you have selected an optional add on. All applicable Excesses must be paid as advised by Najmaa, either before repairs are authorised or at the time of Vehicle collection.
H **Household Member**	A person who normally lives with you at your residential address, whether permanently or temporarily.

	Term	Definition
I	**Incident**	An event involving your Vehicle that is sudden, unforeseen, unexpected and unintended by you.
M	**Member**	A person who has been admitted to Membership of Najmaa in accordance with the Constitution.
	Membership	Membership of Najmaa.
	Modification	Any change to the Vehicle from the manufacturer's original specifications, including alterations to its engine, performance, suspension, body, appearance or accessories, whether permanent or temporary.
N	**Najmaa, we, us**	Najmaa Mutual Limited (ABN 39 686 285 450).
P	**Period of Protection**	The validity period of Vehicle Protection as stated in your Certificate of Protection. The Period of Protection may end earlier than stated in the Certificate of Protection if your Vehicle Protection is cancelled or ends in accordance with this PDS or the Constitution, including where a discretionary Total Loss payment is approved by the Board. In all cases, your Vehicle Protection will end on the effective date of cancellation or termination and also if you cease to be a Member.
	Personal Property	Personal Property means items belonging to you that are not built into the Vehicle or permanently fitted to it. Personal Property is not covered under Vehicle Protection. This includes items such as mobile phones, tablets, laptops, cameras, tools, clothing, luggage, cash and other personal belongings.
	Protection Number	The unique reference number allocated to your Vehicle Protection. This number is used for administrative purposes only.
R	**Re-Takaful**	Re-Takaful means a Shariah-compliant arrangement under which Najmaa obtains protection from a Re-Takaful operator, to help manage large or unexpected losses affecting Najmaa. Re-Takaful arrangements are entered into for the benefit of Najmaa. Members have no direct rights under any Re-Takaful arrangement.
S	**Service Fee**	A portion of your Base Contribution (currently 5%) paid to Najmaa Group Pty Ltd for financial services provided under its Australian Financial Services Licence, including arranging Vehicle Protection.

Term	Definition
Shariah Advisers	ADL Advisory, a Malaysia-based Shariah advisory firm engaged by Najmaa, which provides Shariah review and certification of the Vehicle Protection and ongoing Shariah advisory and oversight services.
Shariah Certification	Certification by Shariah Advisers that the Vehicle Protection has been reviewed and assessed as complying with Shariah principles at the time of certification.
T	
Ta'awun	Mutual assistance between Members, where they support one another in times of need through their participation in Vehicle Protection.
Tabarru	A voluntary Contribution made by Members on a mutual assistance basis to support other Members in times of need. These Contributions are used by Najmaa, in accordance with the Constitution, to provide discretionary support to Members and does not give rise to any ownership interest or entitlement to a return.
Total Loss	A situation where the Board determines, in its discretion, that the Vehicle is a Total Loss where: ▪ the Vehicle cannot be repaired to a safe standard; ▪ the cost of repairing the Vehicle is uneconomical having regard to the circumstances; or ▪ the Vehicle has been stolen and is not recovered within a reasonable period, having regard to the information available to Najmaa at the time.
V	
Vehicle	The vehicle protected by the Vehicle Protection as listed on the Certificate of Protection. We may also refer to vehicle as a "car".
Vehicle Protection	The miscellaneous financial risk product described in this PDS and issued on a discretionary basis by Najmaa to Members as part of their Membership.
W	
Wakala	An arrangement under which Najmaa appoints NMSA to administer the Vehicle Protection on its behalf. Under this arrangement, NMSA is entitled to receive an Administration Fee.
Windscreen Protection	The optional add-on protection.

Term	Definition
Y	
You	The Member with Vehicle Protection shown on their Certificate of Protection. To assist with readability, this term (although defined) is not capitalised in this PDS.

Type of Protection

Najmaa offers three levels of Vehicle Protection, each provided on a discretionary basis: Comprehensive, Third Party Fire and Theft, and Third Party Property Damage. The level you choose is shown on your Certificate of Protection, together with details of the Vehicle, the Agreed Protection Value (where applicable) and any applicable limits.

The table below summarises the support that may be considered under each level. More information about each level is set out below and throughout this PDS.

Support that may be considered	Comprehensive	Third Party Fire and Theft	Third Party Property Damage
Accidental damage to your Vehicle (accident or collision)	Yes	No	No
Fire	Yes	Yes	No
Theft or attempted theft	Yes	Yes	No
Vandalism or malicious damage	Yes	No	No
Storm, hail, flood and other weather events	Yes	No	No
Damage to your Vehicle caused by an uninsured driver	Yes (as accidental damage)	Up to $5,000	Up to $5,000
Loss or damage to other people's property	Up to $20 million	Up to $20 million	Up to $20 million
Additional support (towing, transport home, emergency accommodation, child seats)	Yes	Fire, theft or attempted theft only	No
Windscreen Protection add-on	Optional	Not available	Not available
Basis of support for your Vehicle	Agreed Protection Value	Agreed Protection Value	Up to $5,000 (uninsured driver support only)

As with all Vehicle Protection, support is discretionary and considered in line with the Constitution, the exclusions and the Excesses in this PDS. Third Party Fire and Theft and Third Party Property Damage offer a narrower range of support for your own Vehicle than Comprehensive, so it is worth considering which level best suits your needs.

Comprehensive

Comprehensive Vehicle Protection is intended to provide broad protection in relation to your Vehicle, including damage to your Vehicle and, in some circumstances, damage your Vehicle may cause to other people's property. Claims are considered at the discretion of the Board in accordance with the Constitution.

Loss or damage to your Vehicle

The Board may consider providing support during the Period of Protection for accidental loss or damage to your Vehicle, having regard to the Agreed Protection Value shown on your Certificate of Protection.

Examples may include events such as:

- Accidental damage – damage to your Vehicle caused by an accident or collision.
- Theft or attempted theft – where your Vehicle is stolen or damaged during an attempted theft.

- Vandalism or malicious damage – where someone deliberately damages your Vehicle.
- Fire and weather events – damage caused by fire, storm, hail or flood.

The examples above are indicative only and are provided to help you understand the types of circumstances in which support may be considered. They do not bind the Board or create any entitlement to support.

Loss or damage to other people's property

This support may be considered under all three levels of Vehicle Protection.

If your Vehicle causes damage to another person's vehicle or property, the Board may, in its discretion, consider providing support for that damage. Any such support is discretionary, does not constitute liability cover and does not create any entitlement.

The Board may consider providing support up to a maximum of $20,000,000 per Incident, including any legal or defence costs the Board agrees to contribute. This limit applies to Claims arising from a single Incident.

You must not admit liability, negotiate or agree to settle any demand or legal action without Najmaa's prior consent (which will not be unreasonably withheld).

Third Party Fire and Theft

Third Party Fire and Theft Vehicle Protection provides more limited protection than Comprehensive. It includes the support described under "Loss or damage to other people's property" and "Uninsured driver support". The Board may also consider providing support during the Period of Protection for loss of or damage to your Vehicle caused by:

- Fire – damage to your Vehicle caused by fire.
- Theft or attempted theft – where your Vehicle is stolen or damaged during a theft or attempted theft.

For attempted theft, there should be evidence that someone tried to steal your Vehicle, such as forced entry or damage to the locks, ignition or steering column. Damage that appears to be caused only by vandalism or a malicious act will generally not be considered under this level of protection.

Support for your Vehicle is considered having regard to the Agreed Protection Value shown on your Certificate of Protection. Additional support may also be considered where the Incident is a fire, theft or attempted theft (see "Additional Support That May Be Considered"). Third Party Fire and Theft does not include support for loss or damage to your Vehicle caused by an accident or collision (other than under "Uninsured driver support"), vandalism or malicious damage, or storm, hail, flood or other weather events. The Windscreen Protection add-on is not available with this level of protection.

Third Party Property Damage

Third Party Property Damage is the most basic level of protection. It includes only the support described under "Loss or damage to other people's property" and "Uninsured driver support". It does not include support for loss or damage to your own Vehicle, Additional Support or the Windscreen Protection add-on.

Uninsured driver support

This support applies to Third Party Fire and Theft and Third Party Property Damage. Under Comprehensive, damage caused by an uninsured driver may be considered as accidental damage to your Vehicle.

If your Vehicle is damaged in a collision with another vehicle, the Board may consider contributing towards the cost of repairing your Vehicle (or, if your Vehicle is treated as a Total Loss, its market value immediately before the Incident), including any towing and storage costs, up to a maximum of $5,000 per Incident, where:

- Najmaa is satisfied that the driver of the other vehicle was wholly At-Fault for the Incident;
- the other vehicle did not have any insurance or protection in place that would cover the damage to your Vehicle at the time of the Incident; and
- you provide the other driver's name and address and the registration number of their vehicle.

This support is not available where the other driver is a Household Member or a member of your family, or where the other vehicle is owned by you. No Excess applies to this support. Support is only considered where the cost of repairing your Vehicle is more than the basic Excess shown on your Certificate of Protection.

Additional Support That May Be Considered

The following additional types of support may be considered in connection with Vehicle Protection. Any support provided is determined by the Board in its discretion in accordance with the Constitution. Additional support may be considered under Comprehensive and, where the Incident is a fire, theft or attempted theft, under Third Party Fire and Theft. It is not available under Third Party Property Damage.

The table below outlines examples of support that may be considered and the maximum amounts of support the Board may approve.

Type of Support	What this means	Maximum Amount
Towing, recovery and storage	If your Vehicle cannot be driven after an Incident, you may arrange towing using a provider of your choice. Najmaa does not provide towing services directly but may contribute up to $500 towards towing (including any attached trailer or caravan) and storage costs. If your Vehicle is towed, you should notify Najmaa of its location as soon as possible so the Vehicle can be relocated promptly if required. You will need to provide receipts or other proof of payment for any towing or storage costs. A list of towing service contact numbers by state and territory is available on our website at: https://www.najmaa.com.au/tow-services/	$500 per Incident
Transport home	If your Vehicle cannot be driven after an Incident, Najmaa may contribute towards the cost of transporting you to your home or another safe destination.	$100 per Incident

Type of Support	What this means	Maximum Amount
Emergency accommodation	If you are more than 100 km from home and cannot use your Vehicle after an Incident, Najmaa may contribute towards temporary accommodation costs.	Up to $1,000 per Incident
Child seats or baby capsules	Najmaa may consider contributing towards the replacement of a child seat or baby capsule that is lost or damaged due to an accident or theft of your Vehicle.	Up to $500 per Incident

All support described above is discretionary and will be considered by the Board having regard to the circumstances of each request.

Optional Protection Add Ons

Windscreen Protection Add-On

The Windscreen Protection add-on is an optional extra, available with Comprehensive Vehicle Protection only, that you may choose when you join or renew your Vehicle Protection.

If you select this add-on, the additional amount for Windscreen Protection will be included in your total Contribution and recorded on your Certificate of Protection.

If the Board agrees to provide support, Najmaa may, in its discretion, contribute towards the cost of repairing or replacing your Vehicle's front windscreen, up to a maximum of $1,000 per Incident, where the damage:

- is limited to the front windscreen only; and
- did not occur as part of an accident.

If the Board agrees to provide support under this add-on, you will need to pay an Additional Windscreen Excess of $100.

Damage to the front windscreen that occurs as part of an accident may be considered under Vehicle Protection in accordance with this PDS and the Constitution.

Exclusions

Exclusions are situations where Najmaa may decline to provide support for loss, damage or liability involving your Vehicle. They are intended to help you understand the types of circumstances where support is unlikely to be provided.

Claims are considered by the Board in accordance with the Constitution. Outcomes may differ depending on the circumstances, and past decisions do not create a precedent or expectation of future support.

These exclusions apply to all levels of Vehicle Protection.

Without limiting the Board's discretion, Najmaa may decline to provide support in the following circumstances:

Vehicle eligibility and use

Support will generally not be provided where, for example:

- the Vehicle is a trailer, caravan or other towed property;
- the Vehicle is an Electric Vehicle (EV) (Hybrid Vehicles (such as HEV or PHEV) are not excluded);
- the Vehicle is unregistered where registration is required by law;
- the Vehicle is used to carry passengers or goods for hire or reward, including rideshare services, taxis, and courier or delivery services;
- the Vehicle has been modified from the manufacturer's original specifications;
- the Vehicle is leased, rented or hired to others;
- the Vehicle is used in motor sports, racing, trials, contests, rallies, stunts or experiments;
- the Vehicle is used off-road or on terrain not intended for normal road use;
- the Vehicle is used as a place of residence or accommodation;
- the Vehicle is used in connection with motor trade activities other than normal servicing or repair;
- the Vehicle is carrying passengers or loads beyond the legal limit, legal weight capacity, or in a manner that breaches road safety laws.

Use of the Vehicle by professionals on the road (including salespeople) and tradespeople for business purposes is not excluded, provided this use is disclosed to us.

Driver conduct

Support will generally not be provided where loss or damage occurs while the Vehicle is driven by a person:

- without a valid licence or in breach of licence conditions;
- under the influence of alcohol or drugs, or where a driver refuses a lawful police test;
- who is not legally authorised to drive the Vehicle;
- who is a learner driver who is not properly supervised where supervision is required by law;
- while using a mobile phone illegally while driving;
- in connection with criminal or unlawful activity;
- where the driver fails to remain at the scene of an accident where required by law;
- where the damage arises from wilful, deliberate or reckless conduct.

Vehicle condition and maintenance

Support will generally not be provided for loss or damage caused by:

- wear and tear, depreciation, rust, corrosion, tyre damage (including punctures, cuts, braking or bursting) or gradual deterioration;
- mechanical, electrical or structural failure not caused by a sudden Incident;

- the Vehicle being unroadworthy or unsafe where the condition was known, or should reasonably have been known;
- fuel contamination or misfuelling;
- animals, insects, birds or vermin (unless caused by collision or impact);
- continuing to drive the Vehicle after it has been damaged or broken down where it was not reasonable to do so, or where doing so causes or contributes to further damage.

Repairs and replacement

Support will generally not be provided for:

- Member-arranged repairs, including costs for parts, labour, teardown or inspection fees arranged by you without Najmaa's involvement;
- faulty design, workmanship, materials or manufacturing defects, including recall-related repairs;
- damage caused during servicing, cleaning, modification or maintenance;
- pre-existing or unrepaired damage;
- delays, costs or losses caused by parts shortages, unavailability, or delays in procurement or repair outside Najmaa's control;
- replacing undamaged items forming part of a pair, set or suite, where only part of the set is damaged.

Financial losses

Support will generally not be provided for:

- betterment, where repairs improve the Vehicle beyond its condition immediately before the Incident;
- diminution of value, meaning any reduction in resale value after repairs;
- consequential or indirect loss, including loss of income, inconvenience, business interruption or loss of opportunity;
- loss of use of your Vehicle, including hire vehicles, taxis or alternative transport costs.

Property exclusions

Support will generally not be provided for:

- Personal Property carried in or on the Vehicle;
- property owned by your household members, passengers or close family members;
- damage to your own home or business property.

Theft and security

Support will generally not be provided where theft occurs:

- by you, your family members, or someone driving with your consent;
- where reasonable precautions were not taken to secure the Vehicle, including leaving the Vehicle unlocked, leaving keys in or on the Vehicle, or otherwise leaving the Vehicle unattended in circumstances that increase the risk of theft;

- where the Vehicle is being shown, test-driven or transferred for sale where reasonable precautions have not been taken to prevent theft.

Operational matters

Support will generally not be provided for:

- damage to roads, driveways or surfaces caused by normal use of the Vehicle;
- Incidents occurring while the Vehicle is transporting hazardous or dangerous goods in breach of the law;
- pollution or environmental contamination;
- professional or expert fees;
- Incidents occurring outside Australia.

Period of Protection and compliance

Support will generally not be provided for:

- Incidents occurring before or after your Period of Protection;
- non-payment of Contributions;
- false or misleading information provided to Najmaa;
- fraud or dishonesty;
- loss or damage deliberately caused by you or someone acting on your behalf.

Catastrophic events

Support will generally not be provided for loss arising from:

- war, invasion, civil war, rebellion or military action;
- acts of terrorism;
- nuclear Incidents or radioactive contamination;
- pandemics, epidemics or infectious disease outbreaks;
- cyber Incidents, including hacking, malicious code or unauthorised access to computer systems.

Legal and sanctions

Najmaa may not provide support where doing so would breach Australian law or applicable international sanctions, or where the Vehicle is lawfully seized, confiscated or destroyed by a government authority.

These exclusions are intended as guidance only. The Board retains discretion to consider a Claim in accordance with the Constitution, having regard to the circumstances of each request.

Weather-related waiting period

Claims relating to loss or damage caused by severe weather events (including fire, storm, hail, cyclone, flood or lightning) are subject to a waiting period of fourteen (14) days from the protection start date. Loss or damage caused by a severe weather event that occurs during this waiting period will not generally be eligible for support. Renewing Vehicle Protection (if offered) will not be subject to this exclusion.

Purchasing protection during severe weather events

If Vehicle Protection is obtained or begins while a severe weather event is occurring in your area, support will not generally be provided for any loss or damage arising from that severe weather event, subject to the discretion of the Board.

This restriction applies even if your Certificate of Protection shows a protection start date during that period. Vehicle Protection for all other events will continue to apply in accordance with this PDS and the Constitution. Severe weather events are identified using publicly available information, including alerts and warnings issued by the Bureau of Meteorology and relevant State Emergency Services.

Temporary restrictions

Following a severe weather event, we may temporarily restrict the purchase of new Vehicle Protection or the commencement of Vehicle Protection in affected areas to manage exposure and support the ongoing sustainability of Najmaa. Any such restrictions are temporary and may be lifted once conditions stabilise.

Making a Claim

The process below explains how you may notify Najmaa of an Incident and make a Claim. A "Claim" is a request for support under Vehicle Protection.

Lodging a Claim

Claims can be lodged twenty-four (24) hours a day, seven (7) days a week through the Najmaa Portal, which can be accessed via www.najmaa.com.au by clicking "My Account."

If you need assistance lodging a Claim or would like to speak with someone about your Claim, you can contact Najmaa on 1300 479 207 during business hours (9am to 5pm).

If an Incident occurs, you should lodge a Claim as soon as reasonably practicable and where possible within twenty-four (24) hours of the Incident**.**

Submitting a Claim does not create any obligation on Najmaa to provide support. Claims are considered by the Board in accordance with the Constitution.

Information we may request

To assess your request, Najmaa may ask you to provide information or documents such as:

- details of when, where and how the Incident occurred;
- photos or videos of the damage or Incident scene;
- police reports or details of any police investigation (where applicable);
- statements from drivers, witnesses, or other involved parties;
- CCTV or dashcam footage, if available;
- driver's licence details, driving history and vehicle finance arrangement relating to the Vehicle;
- proof of ownership or value of the Vehicle;
- any additional information it considers reasonably necessary to assess the Claim.

Providing complete and accurate information will assist Najmaa in considering your Claim. Please provide any information requested as soon as reasonably practicable, as delays may affect the consideration of your Claim.

Your responsibilities when making a Claim

When making a Claim, you must:

- cooperate with Najmaa and any assessors, investigators or service providers engaged to assist with the assessment of the Claim;
- allow Najmaa to take signed or recorded statements, including sworn statements or examinations under oath, and attend court if required;
- allow Najmaa to inspect the Vehicle and obtain repair assessments before repairs are carried out;
- ensure repairs are carried out through Najmaa's Approved Repairer Network;
- take reasonable steps to prevent further loss or damage where it is safe to do so;
- report theft, attempted theft or vandalism to the police as soon as reasonably practicable;
- forward to Najmaa any correspondence, legal notices or demands relating to the Incident.

Member co-operation

If Najmaa exercises its discretion to provide assistance in connection with a Claim, the Member must provide all reasonable assistance requested by Najmaa and must follow Najmaa's directions regarding the investigation, defence, or resolution of the matter. This may include appointing legal representatives or allowing Najmaa (or its representatives) to manage the conduct of any related proceedings where Najmaa is contributing towards legal costs.

What you must not do

When requesting support, you must not:

- provide false, misleading or incomplete information to Najmaa;
- admit fault or liability to anyone involved in the Incident (including another driver, their insurer or protection provider, or legal representative) without Najmaa's consent which will not be unreasonably withheld;
- agree to repair or pay for damage to another person's property without Najmaa's consent which will not be unreasonably withheld;
- authorise, arrange, or carry out repairs to your Vehicle or dispose of your Vehicle yourself;
- leave the scene of an accident where the law requires you to remain;
- take any action that may prejudice Najmaa's ability to recover costs from another person responsible for the Incident;
- behave in a way that is improper, hostile, threatening, abusive or dangerous toward Najmaa staff, service providers, or others involved in the Claim process.

Failure to comply

If you do not comply with these requirements, the Board may decline or reduce support, cancel your Vehicle Protection, and/or cancel your Membership in accordance with the Constitution.

All decisions regarding Claims are made by the Board in accordance with the Constitution.

How claims are assessed

The Board retains discretion to approve, reduce or decline any Claim in accordance with the Constitution. Support for your Claim is not guaranteed and there is no automatic entitlement to receive payment or assistance under the Vehicle Protection.

If the Board agrees to provide support

If the Board agrees to provide support, it may in its discretion:

- Authorise a Najmaa repairer to repair your Vehicle; or
- Where the Vehicle is a Total Loss, approve a discretionary payment having regard to the Agreed Protection Value shown on your Certificate of Protection.

Repair assessment

If the Board agrees to provide support for repairs, Najmaa may arrange an assessment of the Vehicle to determine whether it is repairable or a Total Loss.

You must allow us to inspect the Vehicle and arrange any towing or relocation reasonably required to complete the assessment.

Any inspection, assessment or repair arrangements undertaken by Najmaa are administrative steps to assist the Board in considering whether support may be provided and do not indicate that support has been approved.

Repairing your Vehicle

If the Board agrees to provide support for repairs and the Vehicle is repairable, Najmaa may arrange and manage repairs through our Approved Repairer Network.

You are not able to choose your own repairer, and repairs arranged by you or on your behalf will not be reimbursed.

If an approved repairer is not reasonably available, Najmaa may arrange repairs through another suitable repairer.

Parts used in repairs

When repairing your Vehicle, our Approved Repairer Network may repair some parts and replace others.

Replacement parts may include new, recycled, refurbished or aftermarket parts, provided they:

- meet the requirements of Australian Design Rules;
- are appropriate having regard to the age and condition of the Vehicle; and
- do not affect the safety, structural integrity or operation of the Vehicle.

We determine whether damaged parts will be repaired or replaced and the type of parts used.

If parts required to repair the Vehicle are not reasonably available (including where parts are discontinued or cannot be sourced), Najmaa may delay repairs until parts become available or may offer a reasonable alternative solution, which may include payment based on the last known supplier price or the price of a comparable part.

Najmaa is not responsible for delays outside its reasonable control, including delays in obtaining parts.

Limits on repairs

Najmaa will generally only repair or replace the parts of the Vehicle that were damaged in the Incident.

Where a damaged item forms part of a set, Najmaa may repair or replace only the damaged item.

A perfect colour or finish match between repaired and unrepaired areas may not always be possible, particularly for older Vehicles or where existing paintwork has faded, worn or been previously damaged.

If repairs improve the condition of the Vehicle beyond its condition immediately before the Incident, you may be required to contribute to the cost of that improvement.

Repair warranty

Repairs arranged through Najmaa's Approved Repairer Network are covered by a warranty provided by the repairer against defects in workmanship for three (3) years from the date the repairs are completed.

Any parts fitted may be covered by the supplier's or manufacturer's warranty. Najmaa does not provide a separate warranty for parts and does not extend or replace any manufacturer warranty.

The warranty does not cover:

- new damage occurring after repairs are completed;
- wear and tear, maintenance, corrosion or deterioration;
- pre-existing damage;
- repairs not arranged or authorised by Najmaa**.**

Total Loss of Your Vehicle

If the Board agrees to provide support following an Incident, Najmaa will assess the Vehicle to determine whether it can be repaired or whether it should be treated as a Total Loss.

A Vehicle may be treated as a Total Loss where the Board determines, in its discretion, that:

- the Vehicle cannot be repaired to a safe standard;
- the cost of repairing the Vehicle would be uneconomical;
- the Vehicle has been stolen and is not recovered within a reasonable period.

If your Vehicle is treated as a Total Loss

Where the Board agrees to provide support and the Vehicle is treated as a Total Loss, the Board may, in its discretion, approve a payment having regard to the Agreed Protection Value shown on your Certificate of Protection. Any amount approved may be less than the Agreed Protection Value.

The Agreed Protection Value is used as a reference point to guide the Board when considering the amount of any discretionary payment. It does not represent a guaranteed payment or create an entitlement.

Any discretionary payment may be reduced by amounts such as:

- the applicable Excess;
- any remaining Contribution for the full Period of Protection if you pay your Contribution by instalments;

- any outstanding finance interests noted on the Vehicle;
- any other reasonable amounts required to determine the amount of discretionary support.

If the total deductions exceed the amount of support approved, you may be required to pay the difference to Najmaa.

If a discretionary Total Loss payment is made

If the Board agrees to provide support and a discretionary Total Loss payment is made:

- the Board may require that the Vehicle and any salvage be transferred to Najmaa as a condition of providing discretionary support. If requested, you must cooperate with Najmaa and take any reasonable steps requested to enable Najmaa (or its agents) to take possession of the Vehicle and salvage;
- if the Vehicle or any salvage is transferred to Najmaa, Najmaa will retain any proceeds from the sale or disposal of that Vehicle or salvage;
- your Vehicle Protection for that Vehicle will end on the date the payment is confirmed. If you have no other Vehicle Protection with Najmaa, your Membership will also end;
- no refund of Contributions will be provided for the remaining portion of the Period of Protection. This is because Contributions are made on a Tabarru (donation) basis and are not held aside for the benefit of any individual Member.

Any amount provided in respect of a Total Loss is a discretionary amount determined by the Board and may be less than the Agreed Protection Value.

GST and Your Claim

The Vehicle Protection Contribution shown in your invoice is in Australian Dollars and includes Goods and Services Tax (GST). If the Board approves support, all amounts paid are inclusive of GST, up to the maximum Agreed Protection Value shown in your Certificate of Protection.

Excesses

An Excess is the amount you pay for each Claim if the Board, in its discretion, agrees to provide support following an Incident, regardless of who was at Fault.

Types of Excess

The Excess amounts are disclosed during the quotation process and set out in your Certificate of Protection. The Excesses are payable if the Board agrees to provide support, either before repairs are authorised or at the time of Vehicle collection, as advised by Najmaa. Excesses apply to all levels of Vehicle Protection, other than uninsured driver support (see “Uninsured driver support”).

Types of Excess	When it applies
basic Excess	Applies to each Claim unless the Claim relates to Windscreen Protection.
Additional Excesses (more than one may apply to a Claim)	

Types of Excess	When it applies
A younger driver	Applies if the Vehicle was being driven at the time of the Incident by a person who is under the age of 25.
An inexperienced driver	Applies if the Vehicle was being driven at the time of the Incident by a person who has not held a full Australian driver's license for two (2) continuous years. A full Australian driver's license does not include a learner licence, provisional licence, permit or international licence.
An unlisted driver	Applies if the Vehicle was being driven at the time of the Incident by a person who is not listed as a driver on the Certificate of Protection.
Additional Windscreen Excess	Applies if the Windscreen Protection add-on is selected and damage is limited to the front windscreen only.

How to Pay Your Excess

Najmaa will advise whether your Excess must be paid directly to us or to an approved repairer. Najmaa may also deduct the Excess from any amount the Board agrees to provide to you. Where the Board provides support for loss or damage to another person's property, you remain responsible for the Excess.

Najmaa will not be responsible for any legal or other costs that arise if you fail to pay, or delay paying, your Excess.

Excess Refunds

You are required to pay the Excess if the Board agrees to provide support following an Incident, regardless of who was at Fault. The Board may, in its discretion, refund the Excess you paid.

If another person was At-Fault for the Incident, you should collect the details of the other driver and provide them to Najmaa, where possible. This includes:

- their name;
- their address;
- their vehicle registration number; and
- a valid phone number.

Najmaa may use this information to try to recover the costs of the Incident from the person At-Fault or their insurer. You may need to assist with this process (for example, by providing information or signing documents).

If Najmaa successfully recovers these costs, the Board may, in its discretion, refund the Excess you paid. If recovery is not successful, you will remain responsible for the Excess.

Contribution and Fees

Your Contribution and how it is determined

Your Contribution is the total amount payable for your Vehicle Protection, including Goods and Services Tax (GST). Your Contribution is made on a Tabarru (donation) basis in accordance with the Takaful model described in this PDS.

The amount of your Contribution is determined based on a range of factors relating to your Vehicle and the way it is used. These factors may increase or decrease the amount of your Contribution. Not all factors will apply in every case.

These factors may include, but are not limited to:

- the level of Vehicle Protection you choose;
- the type, make, model, age and performance of your Vehicle;
- the Agreed Protection Value selected for your Vehicle (where applicable);
- where your Vehicle is normally kept overnight and the suburb in which it is usually located;
- how your Vehicle is used and the annual kilometres you expect to drive;
- the age, gender, driving experience and claims history of you and any additional drivers;
- whether you have had continuous Vehicle insurance;
- the basic Excess selected;
- whether you choose any optional add-ons.

If the Board offers to renew your Vehicle Protection, the Contribution payable for the new Period of Protection may differ from the Contribution for your previous Period of Protection.

The exact dollar amount of your Contribution will be shown in the quotation we provide before you make payment and in your Tax Invoice if your Vehicle Protection is issued, amended or renewed. The quote and Tax Invoice form part of this PDS.

Payment of a Contribution does not give Members any ownership interest in Najmaa or any entitlement to share in money or assets held by Najmaa.

Payment of a Contribution does not create an entitlement to receive support. Claims are considered by the Board in accordance with the Constitution. Contributions are generally not refundable as they are made on a Tabarru (donation) basis. However, refunds may be provided in limited circumstances as expressly set out in this PDS or as determined by the Board.

Fees associated with your Contribution

A portion of your Contribution consists of an Administration Fee and a Service Fee (together referred to as the administration and service fees) calculated by reference to the Base Contribution as follows:

- Administration Fee – currently 25% of your Base Contribution is paid to Najmaa Management Services Australia Pty Ltd for administration services relating to Vehicle Protection; and
- Service Fee – currently 5% of your Base Contribution is paid to Najmaa Group Pty Ltd for financial services provided under its Australian Financial Services Licence, including arranging Vehicle Protection.

Your Contribution also includes a Community Fund Contribution, currently 5% of the Base Contribution, which Najmaa pays to the Najmaa Waqf, a dedicated sub-fund held by Awqaf Australia, to support charitable and community purposes, including social justice and community development.

The Community Fund Contribution is not a risk contribution. It is not used to pay claims and is not retained by Najmaa. Once paid, the funds are owned and controlled by Awqaf Australia, which makes final decisions about how they are invested and granted, considering Najmaa's recommendations.

These amounts form part of your Contribution and are not separately charged to you. Where the Board approves a pro-rata refund following cancellation of your Vehicle Protection, the applicable Administration

and Service Fee will also be refunded on a pro-rata basis. If you cancel within the 14-day cooling-off period, the Community Fund Contribution is refunded in full with the rest of your Contribution. After the cooling-off period, the Community Fund Contribution is not refundable, including on cancellation or a mid-term change, because ownership of the funds passes to Awqaf Australia once paid.

Your total Contribution, including amounts payable to other entities, is set out during the quotation process. You are given the opportunity to agree to these payments being made on your behalf from the Contribution paid to Najmaa. More information can be found in the Financial Services Guide (FSG).

Najmaa does not currently charge an Application Fee or an Annual Subscription Fee. If this changes, any such fee will be disclosed to Members before it is charged in accordance with the *Corporations Act 2001 (Cth)*.

The Base Contribution is retained by Najmaa and applied in accordance with the Constitution to support the operation of Najmaa and the provision of Vehicle Protection to Members.

Managing your Protection

Electronic Communication

Our preference is to send your Vehicle Protection documents and communicate with you electronically.

When we send your Vehicle Protection documents by email, they will generally be considered to have been received by you when they leave our systems.

You are responsible for ensuring that the contact details you provide to Najmaa, including your email address and phone number, are correct and kept up to date. If your details change, you should update them through the Najmaa Portal at www.najmaa.com.au by clicking “My Account”, or by contacting us.

If you would prefer to receive documents by post, please contact us.

Making changes to your Protection Details

You must tell us as soon as reasonably practicable if there are any changes to information you previously provided to us, including changes to:

- your contact details such as your email address, phone number or mailing address;
- the address where your Vehicle is usually kept or garaged;
- how your Vehicle is stored during the day or overnight;
- your estimated annual distance travelled;
- whether your Vehicle is subject to finance or lease;
- who drives the Vehicle;
- how the Vehicle is used (for example, personal or business use);
- any damage to the Vehicle;
- any modifications to the Vehicle;
- the roadworthiness or condition of the Vehicle;
- a driver’s licence status, including suspensions, disqualifications, cancellations or demerit points;
- bankruptcy or insolvency.

You can update your details by contacting Najmaa or through the Najmaa Portal at www.najmaa.com.au by clicking “My Account” or by contacting us.

Changes to your information may affect your eligibility for Vehicle Protection or the Contribution payable, or the basis on which Vehicle Protection is provided. Any changes are subject to the Board’s acceptance and Najmaa’s eligibility criteria.

If your change results in an increase in your Contribution, you must pay the additional amount required before the change takes effect. If your change results in a reduction in your Contribution, the Board may, at its discretion, decide whether to provide a partial refund of your Contribution (excluding the Community Fund Contribution), taking into account the circumstances and the nature of the change.

You may ask to change your level of Vehicle Protection during the Period of Protection. Any change is subject to the Board’s acceptance and may change the Contribution payable.

If you do not notify us of a relevant change this may result in a Claim being reduced or declined and may also result in your Vehicle Protection and/or Membership being cancelled.

Make sure the information is correct

Please check all the information in your Certificate of Protection and related documents, including the answers you provided to our questions and any changes you made, and notify us, as soon as practicable if any information is incomplete or inaccurate.

Replacing your Vehicle

Your Vehicle Protection only applies to the Vehicle shown on your Certificate of Protection.

If you sell, replace or transfer ownership of that Vehicle, your Protection will end. It does not automatically apply to any other vehicle.

If you get another vehicle and want Vehicle Protection, you must apply and receive a new Certificate of Protection from Najmaa. Until then, the new vehicle is not protected.

Paying annually or by instalment

You may pay your Contribution annually or by instalments either by debit card or by credit card. If you choose to pay by instalments, the total Contribution payable over the year may be higher than the annual contribution. We will tell you the annual Contribution and the total Contribution payable by instalments so you can compare your payment options.

If you choose to pay your Contribution by instalments, your Contribution remains payable for the full Period of Protection unless your Vehicle Protection is cancelled or otherwise ends in accordance with this PDS or the Constitution. Paying by instalments does not create a separate Period of Protection or reduce your obligation to pay your Contribution in full. If you pay by instalments, the Community Fund Contribution is included in each instalment and is paid to the Najmaa Waqf as each instalment is received.

When you first pay your Contribution, you may authorise Najmaa to securely store your debit or credit card details and automatically charge your card for Contribution payments and renewals (if offered). You may cancel this authority at any time by contacting us.

Your Tax Invoice and Pay Plan sets out your Contribution amount and payment frequency which forms part of this PDS.

Overdue payments

If renewal is offered and your annual renewal contribution is not paid by the due date, your Vehicle Protection may end on the renewal date unless payment is received.

If you pay by instalments and a scheduled instalment payment is not received by the due date, we may notify you and give you an opportunity to make the payment. If an instalment remains unpaid, support for a Claim may be reduced or declined for an Incident that occurs while the instalment remains unpaid. If the Contribution remains unpaid, the Board may decide to cancel your Vehicle Protection and/or Membership. If your Vehicle Protection and/or Membership is cancelled due to unpaid Contributions, Vehicle Protection will cease from the date of cancellation.

Renewal of Your Vehicle Protection

Before your current Period of Protection ends, Najmaa will notify you whether it intends to offer a renewal of your Vehicle Protection.

If Najmaa intends to offer renewal, we will send you a Renewal Notice at least fourteen (14) days before your current Period of Protection expires. The Renewal Notice will set out the renewal date, the Contribution payable for the next Period of Protection and any updated details that will apply.

Your Contribution may change at renewal. You should review the information in the Renewal Notice and notify us as soon as possible if any information is incomplete, incorrect or has changed.

If Najmaa decides not to offer renewal, your Vehicle Protection will end at the expiry of the current Period of Protection.

Renewals Are Not Guaranteed

Renewal of Vehicle Protection is not guaranteed.

The Board may decide whether to offer renewal at its discretion. This decision may take into account factors such as compliance with the requirements of your current Vehicle Protection, eligibility requirements and any other matters considered relevant.

Renewal decisions are made in accordance with the Constitution and Najmaa's eligibility criteria.

Renewal Payments

When making your first Contribution payment, you may authorise us to securely store your debit or credit card details and use them to process renewal Contributions if Najmaa offers to renew your Vehicle Protection.

If you have given this authority and the Board decides to offer renewal, we will notify you of the upcoming renewal and the amount to be debited before processing the payment. We may then debit your nominated card for the Contribution shown in your Renewal Notice on or shortly after the renewal date. You may cancel or change this authority at any time by contacting us before the renewal date.

If you do not wish to renew your Vehicle Protection, or if the renewal payment cannot be processed or is not authorised, your Vehicle Protection will end at the expiry of the current Period of Protection.

Acceptance of a renewal Contribution does not guarantee that future renewals will be offered.

Cancellation by You

You may cancel your Vehicle Protection at any time by giving notice to Najmaa via www.najmaa.com.au or by contacting us. Your cancellation will take effect on the date Najmaa receives your notice, unless you request a later date.

If you cancel within fourteen (14) days from the date you receive your Certificate of Protection (the cooling-off period), Najmaa will arrange a refund of any Contribution paid, provided that no Claim has been made and no event or circumstance has occurred, or is known to you, that may give rise to a Claim.

If you cancel after the cooling-off period, the Board may, at its discretion, approve a pro-rata refund of the Contribution (excluding the Community Fund Contribution), Administration Fee and Service Fee for the unused portion of the Period of Protection. If you pay your Contribution by instalments, you must also pay any portion of your Contribution that has accrued but has not yet been paid, which will become immediately due and payable upon cancellation.

Any refund is subject to the Board's discretion and may be reduced or declined having regard to any Claim made or circumstances that may give rise to a Claim. If you cancel your Vehicle Protection and do not hold any other Vehicle Protection with Najmaa, your Membership will also end in accordance with the Constitution.

Once your Vehicle Protection has ended, Najmaa will not consider any Claim for events that occur after the cancellation date.

Cancellation by Najmaa

Najmaa may cancel any Vehicle Protection you hold, or terminate your Membership, where:

- your Contribution remains unpaid;
- the Board reasonably believes you have engaged in fraudulent, dishonest or misleading conduct;
- you seriously breach the Constitution or this PDS relating to your Vehicle Protection;
- cancellation or termination is otherwise permitted by applicable law or the Constitution;
- the Board determines, in its discretion, acting reasonably, that continuing to provide Vehicle Protection and/or Membership is no longer appropriate, having regard to the nature or frequency of Claims or Incidents, or other factors reasonably related to the sustainability, fairness, or proper operation of Najmaa and its Vehicle Protection.

Najmaa will provide written notice explaining the reason for the cancellation or termination and the date on which your Vehicle Protection or Membership will end.

If your Membership of Najmaa ends, any Vehicle Protection you hold with us will also end in accordance with the Constitution.

If Najmaa cancels a Vehicle Protection or terminates your Membership, a refund of any Contribution paid for the cancelled Vehicle Protection will not usually be provided, unless the Board determines, acting reasonably and having regard to the circumstances, that a refund is appropriate.

Complaints, Privacy and Other Important Information

Complaints

Najmaa wants to resolve any complaint or dispute you have as quickly as possible. The following steps are part of our complaint and dispute resolution process:

Step 1 – Contact Us

The best place to start is by contacting us at:

Email: complaints@najmaa.com.au
Phone: 1300 625 622
Mail: Najmaa Complaints, PO Box 1290, Chatswood NSW 2057

If you need help lodging a complaint, please let us know.

Step 2 – Resolve

Najmaa will acknowledge your complaint as soon as practicable, and in any event within two (2) business days after the complaint is received. We aim to resolve complaints as quickly as possible and will provide you with a written response within thirty (30) days.

Step 3 – Escalate

If you are not satisfied with our final response, or if thirty (30) days have passed without resolution, you can contact the Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute resolution scheme that provides a free service to eligible complainants. Najmaa is a member of AFCA through its authorising licensee, NGPL.

AFCA's contact details are:

Email:	info@afca.org.au
Phone:	1800 931 678
Mail:	GPO Box 3, Melbourne VIC 3001
Website:	www.afca.org.au

Privacy Policy

Najmaa collects personal information from you to manage your Vehicle Protection, assess Claims, and operate Najmaa effectively. We take your privacy seriously and handle all personal information in line with the *Privacy Act 1988 (Cth)* and the Australian Privacy Principles.

Our Privacy Policy explains how we collect, use, store, and disclose your personal information. You can access our Privacy Policy on our website or ask us for a copy at any time.

Najmaa retains personal information only for as long as necessary to manage your Vehicle Protection, undertake administrative processes, comply with our legal obligations, and support our governance and dispute-resolution processes. When information is no longer required for these purposes, it will be destroyed or de-identified in accordance with the Privacy Act.

Updating our PDS

Najmaa may update certain information contained in this PDS by publishing the updated information on its website (https://www.najmaa.com.au) where the change is not materially adverse. On request, a paper copy of any updated information will be given, or an electronic copy will be made available, to you without charge.

Najmaa may also issue a Supplementary Product Disclosure Statement (Supplementary PDS) in accordance with the *Corporations Act 2001 (Cth)*.

If a change is materially adverse to Members, we will provide you with an updated PDS or a Supplementary PDS and notify you directly (by email or post) at least thirty (30) days before the change takes effect, where required by law.

This PDS does not take into account your individual objectives, financial situation or needs. You should consider whether Vehicle Protection is appropriate for you and consult a professional adviser before making any decision to apply for Vehicle Protection and Membership.

You should retain a copy of this PDS and your Certificate of Protection in a safe place for reference in the future.

Governing Law

This PDS and any Vehicle Protection offered by Najmaa are governed by the laws of New South Wales, Australia. Any disputes relating to this PDS or Vehicle Protection will be determined in accordance with Australian law.

Sanctions

Najmaa will not provide any Vehicle Protection or any support or payment to the extent that doing so would expose Najmaa to any sanction, prohibition or restriction under United Nations resolutions or under the trade or economic sanctions laws or regulations of Australia, the European Union, United Kingdom or United States of America.

Liability on Winding Up

Najmaa is a company limited by guarantee. This means that if Najmaa is wound up while you are a Member, or within one (1) year after you cease to be a Member, you may be required to contribute up to $100 towards the liabilities of Najmaa if required in a winding up.

Support for vulnerable customers

If you are experiencing vulnerability (for example financial hardship, family violence, illness, disability or language barriers), please contact us. We will work with you to provide appropriate support, having regard to your circumstances.

Contact Details

We have made it easy for you to contact us and manage your Vehicle Protection.

You can apply for Vehicle Protection and Membership through either the Najmaa website or Najmaa Portal available at www.najmaa.com.au by clicking “My Account”. Through the Najmaa Portal you can access your protection documents, update your personal details and contact us if you need assistance.

You can contact Najmaa or manage your Vehicle Protection using the options below:

- **General enquiries**
  Request a call back: https://www.najmaa.com.au/request-a-callback/
- **Claims**
  Phone: 1300 479 207
- **Email**
  support@najmaa.com.au
- **Post**
  PO Box 1290
  Chatswood NSW 2057
- **Website**
  www.najmaa.com.au