Frequently Asked Questions (FAQ) English

No.	Question	Answer
1	What is the Simulator Faraid360 CIMB and how does it work?	Simulator Faraid360 CIMB is an interactive digital tool that helps you simulate how your estate will be distributed according to Islamic Faraid principles amongst family heirs, and possible next steps should you want to further plan your estate distribution. You'll begin by entering details such as: • Family structure and members (e.g. spouse, children, parents, etc.) • Asset holdings (e.g. cash, property, investments, etc.) Simulator Faraid360 CIMB will then calculate and simulate your Faraid distribution automatically amongst the eligible family heirs. Make it more interesting, you can explore how our Islamic Legacy Planning solutions – such as Wasiat, Hibah, or Harta Sepencarian arrangements – may impact the Faraid distribution by adjusting the distribution percentage via our simple toggle feature which is embedded inside the simulator.
2	Is the Faraid calculation accurate?	• The Simulator Faraid360 CIMB is made in accordance with the Faraid principles where it has been thoroughly reviewed and endorsed by Majlis Agama Islam Selangor (MAIS). • The Simulator Faraid360 CIMB shall serve as for reference and educational purposes only. The Faraid calculation results are not valid for inheritance claims or court proceedings. The information must be checked and validated with the relevant authorities. CIMB Islamic is not responsible for any issues arising from the use of this simulator. • For complex cases or legal confirmation, we recommend consulting your state's Islamic authority, a qualified Shariah advisor or estate planning professional.
3	What if I need more clarity on my results?	If anything is unclear, you are not left guessing. You can submit your contact details through the platform, and our appointed partner and Islamic estate planning specialists will reach out to you directly on the next steps.
4	How does the Simulator Faraid360 CIMB "toggle" feature work?	Once your Faraid distribution is calculated, you can choose your desired Islamic Legacy Planning products, and toggle different solutions to see how they may impact your final Faraid distribution amongst family heirs. This allows you to: • Compare scenarios instantly • Understand how specific instruments (e.g. Hibah, Harta Sepencarian) may benefit your beneficiaries • Make more informed decisions before acting

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5	What if there is an error in the Islamic Legacy Planning toggle results?	While we strive for accuracy, our solution may not have captured every unique situation. If you notice anything unusual or inconsistent results arising from using our Simulator Faraid360 CIMB, please email us at gis.consumerpw@cimb.com and our team will review your case and provide feedback and advice wherever needed.
6	Who will have access to my data? Is it secure?	Your privacy matters. The information you provide is in line with CIMB Privacy Policy, whereby your data will only be: • Used solely for simulation and follow-up purposes • Accessible only by authorised personnel • Protected with appropriate security measuresAlign with the above, rest assured, we do not share your personal data with third parties without your consent.
7	Do I need to purchase a product to use the simulator? Are there any fees & charges?	No, the Faraid360 Simulator is open to the public and free of charge for usage. You can explore your Faraid distribution and Islamic Legacy Planning solution options without any obligation.If you are interested to subscribe for Islamic Legacy Planning solutions in the Simulator Faraid360 CIMB, you may choose to submit your contact details at the end of the simulator for further guidance and assistance.
8	What happens after I submit my contact details?	Once submitted, we will reach out and contact you to: • Review your simulation results • Guide you through the next steps if you decide to proceed with Islamic Legacy Planning solutions Take the first step toward clarity and control in your estate planning journey. With Simulator Faraid360 CIMB, you are not just calculating – you are planning with purpose, preserving your Islamic Wealth with confidence.
9	What if I entered incorrect information?	You can easily edit or restart your calculation to ensure accurate results.
10	Can I use this for Islamic Estate Legacy Planning while still alive?	Yes. It's a helpful tool to understand how your estate would be distributed and to plan accordingly.
11	Is this tool legally binding?	No. The simulator provides guidance and estimates. Official distribution may require legal documentation or court processes depending on your country.

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12	Can I save or download my results?	No, it is not saved nor available for download. Should you need to print your results, you may print it manually by using the print function (Ctrl+P).
13	Does the simulator work for all countries?	It is based on universal Islamic inheritance principles, but legal procedures may vary by country. Always check local laws.
14	Why should I use this simulator instead of manual calculation?	Faraid calculations can be complex. The simulator saves time, reduces errors, and provide instant, structured results.
15	How can I get further information / file a complaint?	For any enquiries related to: a) Simulator Faraid360 CIMB, you may contact the bank at contactus@cimb.com; or b) Calculation or Faraid laws etc., you may contact Majlis Agama Islam Selangor (MAIS) through the bank by emailing us at contactus@cimb.com. The Bank will then liaise with MAIS for further feedback and advice, whom will provide their response to the Bank within 1 to 3 business days. Thereafter, the Bank will email customer for necessary advice.