

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful plan. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 12/03/2026

1 What is Takaful Hayati (Group Term Family Takaful)?

Group Term Family Takaful is a yearly renewable term group takaful plan designed to provide takaful protection to your employees or members during the period of coverage.

Applicable Shariah concepts

Tabarru'	This plan applies the Tabarru' (donation) concept, where the participant donates a portion of the contribution to the Participants' Risk Fund (PRF) to provide mutual aid and assistance to the participants in times of need.
Wakalah	This plan applies the Wakalah (agency) concept, where the participant appoints Us to manage and invest the Participants' Risk Fund (PRF), with a Wakalah fee deducted from each contribution. The participant also authorizes Us to delegate Our rights, duties and obligations to any third party as needed, while We remain fully liable to the participant.
Participants' Risk Fund (PRF)	After deducting the Wakalah fee, contributions are allocated to the Participants' Risk Fund (PRF). 50% of any distributed surplus (if any) will be shared amongst the Participants with in-force certificates, and the incurred claims under the Master Certificate and/or Supplementary Certificate(s), if any, have not exceeded the amount of contribution made within the financial year. The remaining 50% to be paid to Us for operating and managing the PRF based on the contract of Ju'alah. If there is a sum payable below Ringgit Malaysia Ten (RM10) upon surplus or refund, it will be credited to the bank account number as provided to Etiqa Family Takaful. In the event Etiqa Family Takaful has unsuccessfully attempt to credit such sum payable to You or Covered Members (where applicable), it will automatically be credited to charitable fund, which will be utilized as Amal Jarrah on Your or Covered Members' behalf. The fund will be distributed to eligible recipients as approved by Shariah Committee for charitable purposes.

2 Know Your Coverages/Benefits

As an illustration, covered members will receive the following family takaful coverage/benefits.		
1	Death	Upon death of the covered member due to natural causes only the sum covered of the basic certificate will be payable in lump sum.
Supplementary Benefits		
1	Total and Permanent Disability (TPD)	Upon TPD of the covered member due to natural causes only the TPD Benefit will be payable. Upon payment of this benefit, the sum covered of the basic certificate shall be reduced by the amount paid.
2	Funeral Expenses	Upon death of the covered member, the funeral expenses benefit will be payable in lump sum.
3	Accidental Death and Disability (ADD)	Upon death or total and permanent disability of the covered member due to accidental causes, the ADD Benefit will be payable.

Note: Please refer to quotation and certificate for details on sum covered/benefit payable.

* In the event of a total 100% of the basic sum covered having been paid, there will be **no more** takaful coverage under this certificate in respect of the covered member.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa Family Takaful Berhad or PIDM (visit www.pidm.gov.my).

The Death Benefit is not payable if the Person Covered;




- Has any illness or disease and its complication(s) which is pre-existing or existed prior to the Commencement Date of the Takaful coverage unless the Person Covered affected by these conditions has been continuously covered under this Certificate of Takaful for more than one (1) year from the Commencement Date.
- Dies due to natural cause(s), within thirty (30) days from the Commencement Date . This applies only when the person is first covered. This restriction shall not be applicable after the first year of cover. However, if there is a break in the Cover Period or the Certificate of Takaful is not renewed, this thirty (30) days waiting period will again apply.

The Total Permanent and Disability benefit is not payable if:

- Any illness or disease or its complication(s) directly or indirectly lead to a covered event which is pre- existing or existed prior to the Commencement Date of the Takaful coverage.
- Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare.
- Participation in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing;
- Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning.
- Self-inflicted injuries or attempted suicide, unless proven insane.
- Injuries or hospitalisation as a result of drug addiction, or while under the influence of alcohol.
- Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS), not including cases due to blood transmission/inheritance from parents/negligence of
- Committing or trying to commit any illegal act.
- Disability due to natural cause(s), within thirty (30) days from the Commencement Date. This applies only when the person is first covered. This restriction shall not be applicable after the first year of cover. However, if there is a break in the Cover Period or the Certificate of Takaful is not renewed, this thirty (30) days waiting period will again apply.

Note: This list is **non-exhaustive**. You must refer to the takaful certificate and supplementary contract, if any, for the full list of exclusions.

If you have any questions or require assistance on your family takaful, you can:

 Contact us at 1-300-13-8888 (Etiqua Online)	 Visit us at this website ¹	 Email us at info@etiqua.com.my	 Scan the QR code
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¹ <https://www.etiqua.com.my/corporates/employee-benefits>

3 Know Your Obligations

For your family takaful, you must pay a contribution of:	
Contribution	RM 50.00 for Plan Indah : RM100.00 for Plan Mewah : RM 150.00 for Plan Perdana (for one year cover)
You also have to pay the following fees and charges:	
Stamp Duty	RM 10.00 for master certificate only
SST 8%	Not applicable
Wakalah Fee	30% of contribution or RM 15.00 for Plan Indah : RM 30.00 for Plan Mewah : RM 45.00 for Plan Perdana (included in the contribution)
Commission	10% of contribution or RM 5.00 for Plan Indah : RM10.00 for Plan Mewah: RM 15.00 for Plan Perdana (included in the contribution)
Other applicable charges	Not applicable

4 Other Key Terms

1) You are required to disclose all the material facts such as historical claims experience, medical condition and the correct age of the covered members. Otherwise, it will result in voidance of certificate, a claim not being paid, or terms and conditions of the master certificate being changed.

2) Eligible age for member is from 18 to 64 years old, age next birthday. Maximum expiry age is 65 years old, age next birthday.

3) Duration of cover is for 1 year, renewable on a yearly basis (subject to renewal terms).

4) You are given a grace period of 60 days from the date the contribution is due. If we do not receive your contribution within the grace period, your certificate may be terminated.

5) We reserve the right to vary the terms and provisions of this certificate on any certificate renewal date.

6) You should satisfy yourself that the plan serves your needs and that you can afford the contribution.

Note: This list is **non-exhaustive**. You should refer to the certificate for the full list of terms and conditions.

Can I cancel my certificate?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free-look period:** You may cancel your certificate by returning the certificate within 15 days after the certificate has been received by you. The contributions and other fees and charges that you have paid will be refunded to you.
- **After free-look period:** You may cancel your certificate or the takaful cover on any of the covered member by giving not less than 30 days written notice. You shall be remain liable to pay the full contribution for the takaful cover that was provided prior to cancellation date.