

Everyday life presents a set of challenges that is very often unpredictable. As we strive to achieve the very best in life, it is wise to be prepared for any unexpected circumstances. Introducing the Personal Care Plan that covers your outstanding financing should unforeseen situations happen to you during the period of financing and/or term of the coverage.

**Benefits of Personal Care Plan**

With this Plan, you are free from any outstanding financing of up to RM100,000 in the event of Death or Total Permanent Disability occurs. In addition, acceptance is guaranteed with no medical examination is required.

**FAQ on Personal Care Plan for Maybank Personal Loan**

- 1. What does Personal Care Plan cover?**  
Personal Care Plan is a protection plan designed to cover your outstanding financing amount in the event an unfortunate situation should happen to you during the period of financing and/or term of the coverage.
- 2. How does the Personal Care Plan protect you?**  
The Plan ensures that your outstanding financing amount of up to RM100,000 per life, is settled in the event of Death or Total Permanent Disability under this Plan.
- 3. How are the benefits paid?**  
All benefits are paid in one lump sum for the outstanding financing amount subject to a maximum of RM100,000 per life that are covered under this Plan.
- 4. What is the contribution based on, and how do I pay?**  
The premium amount is calculated based on the financing amount. It will be one time payment and deducted from the financing amount. You may refer to below premium illustration table.

Premium Illustration Table:

Financing Amount (RM) / Month	Premium Amount (RM)					
	12	24	36	48	60	72
5,000	11.50	17.33	23.10	28.93	34.71	40.48
10,000	22.99	34.65	46.20	57.86	69.41	80.96
15,000	34.49	51.98	69.30	86.79	104.12	121.44
20,000	45.98	69.30	92.40	115.72	138.82	161.92
25,000	57.48	86.63	115.50	144.65	173.53	202.40
30,000	68.97	103.95	138.60	173.58	208.23	242.88
35,000	80.47	121.28	161.70	202.51	242.94	283.36
40,000	91.96	138.60	184.80	231.44	277.64	323.84
45,000	103.46	155.93	207.90	260.37	312.35	364.32
50,000	109.73	165.38	220.50	276.15	331.28	386.40
55,000	120.70	181.91	242.55	303.77	364.40	425.04
60,000	131.67	198.45	264.60	331.38	397.53	463.68
65,000	142.64	214.99	286.65	359.00	430.66	502.32
70,000	153.62	231.53	308.70	386.61	463.79	540.96
75,000	164.59	248.06	330.75	414.23	496.91	579.60
80,000	175.56	264.60	352.80	441.84	530.04	618.24
85,000	186.53	281.14	374.85	469.46	563.17	656.88

90,000	197.51	297.68	396.90	497.07	596.30	695.52
95,000	208.48	314.21	418.95	524.69	629.42	734.16
100,000	209.00	315.00	420.00	526.00	631.00	736.00

\*The premium amount illustrated above is non-financing and served for reference purpose only. It is based on Age Next Birthday 30 years old and 11% bank interest rate.

- 5. What are the fees and charges that I have to pay?**  
Your Premium paid is inclusive of 10% commission payable to Malayan Banking Berhad.
- 6. Who is the owner and beneficiary of this Plan?**  
Maybank is the Policy Owner and beneficiary of this Plan. A Certificate of Assurance shall be issued to the Insured for this Plan.
- 7. Who is eligible to apply for this Plan?**  
Acceptance is guaranteed for Maybank applicants aged 21 to 60 years old. The expiry age limit is 65 years old.
- 8. Are there exclusions to this certificate?**  
Yes, exclusions on Death or Total Permanent Disability are:
  - Death due to suicide within twelve (12) months from the cover start date.
  - Pre-existing conditions - illnesses or ailments which existed during the twelve (12) months prior to the cover start date.
- 9. Other standard exclusions for Total Permanent Disability includes:**
  - War, whether declared or not, and riots.
  - Aviation except as a pilot, crew member or fare paying passenger on a scheduled air route or licensed chartered service.
  - Self-inflicted injury or suicide attempt (whether sane or insane).
  - Drug and/or alcohol abuse.
  - Dangerous avocations, pastimes and hobbies.
- 10. How can Personal Care Plan be terminated?**  
This Plan coverage can be terminated in the following manner:
  - Notification by Maybankard Centre that the Insured's Maybank Personal Loan is cancelled.
  - The Insured has attained the age of 65.
  - The Insured's Death or Total Permanent Disability.
  - Non-payment of contribution in respect of the Insured for a period of 31 days after they have become due.
  - Written notice from Maybankard Centre or the Insured directing that the Personal Care Plan to be cancelled.

**Important Notes**

- The premium that you have to pay varies, depending on your age, financing amount, interest rate, term of coverage and type of financing. Other than the above factors, the premium may also vary based on underwriting decision of the Insurance Company on Your health and financial condition.
- The premium rate is not guaranteed. Etiqa Insurance Berhad reserves the right to change the contribution rate by giving three months written notice to the Insured.
- You should satisfy yourself that this Plan will best serve your needs and that the contribution payable under this Plan is an amount you can afford.
- This Plan will not provide benefit amount from the respective funds on termination, maturity or expiry of the certificate.
- This Plan may qualify you for personal tax relief subject to the final decision of the Inland Revenue Board Malaysia.
- Please refer to the Certificate of Assurance for the exact terms, conditions and exclusions.

This Plan is underwritten by Etiqa Insurance Berhad (9557-T), a subsidiary of Malayan Banking Berhad (3813-K). Etiqa Insurance Berhad is licensed under the Insurance Act 1996 and regulated by Bank Negara Malaysia. Etiqa Insurance Berhad is located on Level 19, Tower C, Dataran Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur. This Plan is distributed by Malayan Banking Berhad (3813-K) and is located at Menara Maybank, 100, Jalan Tun Perak, 50500 Kuala Lumpur.

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