PRODUCT DISCLOSURE SHEET

Date: 02/12/2025

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.
Other customers have read this PDS and found it helpful; **you should read it too**.

1 What is Group Term Life Insurance?

Group Term Life Insurance is a yearly renewable term group insurance plan designed to provide life insurance protection to you during the period of coverage.

2 Know Your Coverages/Benefits

As an illustration, you will receive the following life insurance coverages/benefits.		
1	Death Benefit	Upon death due to natural or accidental causes, the sum insured of the basic policy will be payable in lump sum.
2	Total and Permanent Disability (TPD) Benefit	Upon TPD due to natural or accidental causes, the TPD Benefit will be payable. Upon payment of this benefit, the sum insured of the basic policy shall be reduced by the amount paid.

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

The policy benefits **exclude** disability or illness that resulted either directly or indirectly from:
* 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.
* Self-inflicted injuries or suicide or attempted suicide, while sane or insane.
* Disablement or sickness or illness which existed prior to the issue date or date of reinstatement of the certificate of insurance.

Note: This list is **non-exhaustive**. You must refer to the certificate of insurance for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:

Contact us at 1-300-88-6688 (Maybank Group Customer Care)	Visit us at this website[1]	Email us at info@etiqa.com.my	Scan the QR code

[1] https://www.maybank2u.com.my/maybank2u/malaysia/en/business/insurance/credit/odp_plus.page

3 Know Your Obligations

For your life insurance, you must pay a premium of:	
Premium	**RM 2,000.00** (for one year cover)
Duration: Yearly renewable until maximum expiry age of 65 years old, age next birthday.	
You also have to pay the following fees and charges:	
Stamp Duty	**RM 10.00**
SST 8%	**RM 160.00**
Commission	**10%** of premium or **RM 200.00** (included in the premium)
Other Applicable Charges	Not applicable

Note: The above illustration is based on a healthy male, aged 30, with a sum insured of RM500,000.

4 Other Key Terms

* You must fully disclose all material facts, including medical conditions, and state your correct age; otherwise the contract may be set aside, your claim refused, or the terms changed.
* You should satisfy yourself that the plan serves your needs and that you can afford the premium.
* You are given a grace period of 60 days from the date the premium is due. If we do not receive your premium within the grace period, your contract may be terminated.

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

Can I cancel my certificate of insurance?

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

- **Free look period**: You may cancel your certificate of insurance by giving us a written notice of cancellation within 15 calendar days from received date of the certificate of insurance. Upon cancellation you are entitled to the refund of the full premium paid, provided that no claim has been made during the policy period.
- **After free look period**: You may cancel your certificate of insurance by giving not less than 30 days written notice. You shall be remain liable to pay the full premium for the insurance cover that was provided prior to cancellation date.

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- ☐ I acknowledge that Etiqa Life Insurance Berhad has provided me with a copy of the PDS for the Group Term Life Insurance.
- ☐ I have read and understood the key information contained in this PDS for the Group Term Life Insurance.

* A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

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Name:

Date: