

PRODUCT DISCLOSURE SHEET	Etiqa Life Insurance Berhad ("Company"/"We"/"Us"/"Our")
Please read this Product Disclosure Sheet before You decide to take out MORTGAGE REDUCING TERM ASSURANCE. Be sure to also read the general terms and conditions.	MORTGAGE REDUCING TERM ASSURANCE
	<Today's Date>

1. What is this product about?

Mortgage Reducing Term Assurance (MRTA) is a protection plan designed to cover Your mortgage obligation should an unfortunate situation happens to You during the period of financing and/or term of the coverage.

2. What are the covers / benefits provided?

No	Coverage / Benefit	Description	Coverage Term
1	Death	Upon Death of the Life Insured, the amount of Reducing Sum Insured as at date of Death would be payable for repayment of the outstanding balance of mortgage facility/financing.	< term> years
2	Total and Permanent Disability (TPD)	<p>Upon TPD of the Life Insured before the expiry of the coverage term or the age sixty five (65) next birthday whichever is earlier, the amount of Reducing Sum Insured up to Ringgit Malaysia One Million (RM1,000,000) will be payable six (6) months from the TPD date provided claim is admitted by the Company. The balance, if any, up to Ringgit Malaysia One Million (RM1,000,000) is payable one year from the date of the first payment.</p> <p>Should the Life Insured dies or the Certificate of Assurance expires before the second installment is due, the remaining balance would be paid immediately and the Certificate of Assurance will be terminated.</p> <p>The amount of Reducing Sum Insured will be utilized for repayment of the outstanding balance of mortgage facility/financing.</p> <p>The total aggregate payout for the TPD benefit shall not exceed a sum of Ringgit Malaysia Two Million (RM2,000,000) for this Policy and all other related credit policies within the Company, if any, of the same Life Insured.</p>	< term> years or up to age sixty five (65) whichever is earlier

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).

3. How much premium do I have to pay?

The Single Premium that You as Life Insured have to pay varies depending on Your age, gender, Sum Insured, interest rate and term of coverage.

The estimated total premium that You have to pay is RM <Single Premium>. The total Premium may also vary based on Our underwriting decision.

4. What are the fees and charges that I have to pay?

Policy related expenses such as commission and management expenses have been incorporated in Your total premium.

Should You as Life Insured decide to terminate Your Certificate of Assurance earlier within the coverage term, Your surrender value may be lower than Your total premium to cover the above expenses.

Commission : Your Premium paid is inclusive of commission payable to mortgage financier.

Surrender Charge : A surrender charge of twenty five percent (25%) will be imposed if You surrender Your Policy within the coverage term.

5. What are some of the key terms and conditions that I should be aware of?

- You are required to disclose fully accurately all the relevant information that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. Otherwise it will result in voidance of contract, a claim not being paid, or terms and conditions of the policy being changed.
- If two persons are named as Joint Life Insured, the benefit is payable when one of them dies or suffers from TPD. The insurance coverage for the surviving Joint Life Insured shall automatically cease.
- If more than one Joint Life Insured suffers Death or TPD on the same day, the Death or TPD benefit shall be payable for the first named Life Insured shown in the Certificate of Assurance.
- You or each of You should satisfy Yourself that the plan serves Your needs and that You can afford the premium.

Note: This list is non-exhaustive. Please refer to the Certificate of Assurance for the full list of terms and conditions under this Master Policy.

6. What are the major exclusions under this policy?

Exclusion on Death Benefit

- **Pre-existing Condition**, unless the Life Insured affected by these conditions has been covered under the Certificate of Assurance for more than one (1) year from the Commencement Date (only applicable for insurance proposal with Sum Insured of up to Ringgit Malaysia Two Hundred Thousand (RM200,000) and age up to fifty (50) years old).
- **Suicide**
If the Life Insured commits suicide within twelve (12) months from the Commencement Date of the Certificate of Assurance, We shall refund the total Premiums paid.

Exclusions on TPD Benefit

- Pre-existing Condition; unless the Life Insured affected by these conditions has been covered under the Certificate of Assurance for more than one (1) year from the Commencement Date (only applicable for insurance proposal with Sum Insured of up to Ringgit Malaysia Two Hundred Thousand (RM200,000) and age up to fifty (50) years old); or
- 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; or
- Participating 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; or
- 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; or
- Self-inflicted injuries or suicide or attempted suicide, while sane or insane; or
- Injuries or hospitalization as a result of drug addiction, or while under the influence of alcohol; or
- Human Immunodeficiency Virus (HIV) infections, Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions; or
- Committing or trying to commit any illegal act.

Note: This list is non-exhaustive. Please refer to the Certificate of Assurance for the full list of exclusions under this Master Policy.

7. Can I cancel my policy?

- Cancellation during cooling-off period - The Life Insured has the right, for any reason, to return the Certificate of Assurance together with the written cancellation request within fifteen (15) days after the Certificate of Assurance has been received by You or by a person who resides at Your residence. Then, we shall cancel the coverage and refund to You all Premium that You have paid, less any medical fee incurred.
- Please note that for the purpose of determining the period of 15 days, the policy will be deemed to be returned to Us on the date We have received it or the date that it has been posted to Us by registered post or on the date of transmission if it is electronically transmitted.
- If We receive any written cancellation notice from You (with agreement from Your mortgage financier) after cooling-off period and during the term of coverage, We will refund the surrender value. If the Cash Surrender Value payable to You under this Certificate of Assurance is less than Ringgit Malaysia Ten (RM10), We may pay the amount at Our discretion.

8. What do I need to do if there are changes to my contact details?

It is important that You inform Us of any change in Your contact details to ensure that all correspondences reach You in a timely manner.

9. Where can I get further information?

~~Should You require additional information about Life Insurance, please refer to the insuranceinfo booklet on "Life Insurance" available at all Our branches or You can obtain a copy from the Sales Representative or visit www.insuranceinfo.com.my.~~

If You have any enquiries, please contact:

Malayan Banking Berhad (196001000142)
Bancassurance Department
Level 21, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Maybank Group Customer Care: 1300 88 6688

Or You can contact:

Etiqa Life Insurance Berhad (201701025113)
(Licensed under Financial Services Act 2013 and
Regulated by Bank Negara Malaysia)
Dataran Maybank,
No. 1, Jalan Maarof,
59000 Kuala Lumpur, Malaysia
Tel: 03-2297 3888 Fax: 03-2297 3800
Etiqa Online: 1 300 13 8888
Email: info@etiqa.com.my
Homepage: www.etiqa.com.my

10. Other similar types of cover available

Please refer to Our distributors for other similar types of cover available.

IMPORTANT NOTE:
BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid within three (3) months after the issue date.