

PRODUCT DISCLOSURE SHEET



General Takaful

Date: 01/01/2026

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **Takaful Hero15** personal accident plan. Other customers have read this PDS and found it helpful, you should read this too.

1 What is Takaful Hero15?

Takaful Hero15 is a personal accident which provides compensation for death or permanent disability due to accident and also protection against male cancers as well as accidental loss of sports belonging.

Applicable Shariah Contract

The applicable shariah contract under this product are Tabarru', Wakalah, Jualah and Qard. For definition of the shariah contract, please refer to takaful certificate.

2 Know Your Coverages

For a duration of annual cover, you will receive the following takaful coverages:

No.	Benefits	Benefit Amount (RM)
1.	Accidental death	100,000
2.	Permanent disability due to accident	Up to 150,000
3.	Monthly cash benefit for total permanent disability (for 5 years)	2,000 per month up to 120,000
4.	Compassionate cash	5,000
5.	Children education fund	20,000 per child
6.	Credit / charge card(s) outstanding balance	Up to 5,000
7.	Private motor vehicle hire purchase loan payment	Up to 30,000
8.	Housecare	8,000
9.	Facial reconstructive surgery or dental treatment due to accident	Up to 10,000
10.	Infertility compassionate cash arising from accident	10,000
11.	Skin grafting due to accident and/or burns	Up to 5,000
12.	Hospital confinement allowance due to accident	Up to 10,000 (100 per day)
13.	Medical expenses due to accident	Up to 5,000
14.	Loss of sports belongings and/or equipment (subject to an excess of RM100)	Up to 500
15.	Male cancers	20,000

Note:

1. Please refer to the takaful certificate for further details of the above benefits.
2. Duration of cover is for one (1) year. You need to renew the takaful cover annually.
3. The benefits payable under eligible product are protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact us or PIDM (visit www.pidm.gov.my).

Your takaful certificate excludes:

1. Pre-existing illnesses and specified illnesses;
2. Congenital conditions;
3. Self-inflicted injury or attempted suicide;
4. Intoxication by alcohol or drugs;
5. AIDS or the presence of any HIV;
6. Mental and nervous disorders;
7. Complication of venereal disease;
8. Taking part in naval, military, air force, police force, fire service, etc;
9. Engaging in dangerous occupations;
10. Any acts of war, strike, riot or civil commotion, contamination of radiation or nuclear and terrorism; or
11. Engaging in hazardous sports or activities.

Note: This list is non-exhaustive. Please refer to the takaful certificate for the full list of exclusions under the certificate.

If you have any questions or require assistance on our personal accident takaful product, you can:



Contact us 1-300-88-6688
(Maybank Group Customer Care)



Visit us at ¹



Email us at info@etiqa.com.my



Scan the QR code

¹ copy this link: https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/personal_accident/hero-15.page?

3 Know Your Obligations

For this Takaful Hero15, total contribution payable may vary depending on your age and the payment mode. For an illustration with a sum covered of RM 100,000.00, you must pay contribution of:

Age Band	18 to 50 years old		51 to 70 years old	
	Monthly	Yearly	Monthly	Yearly
Basic Contribution (RM)	30.00	340.00	42.00	475.00
You also have to pay the following fees and charges:				
Commission Paid To The Intermediary	25%	25%	25%	25%
Service Tax	8%	8%	8%	8%
Total Wakalah Fee	Up to 45%	Up to 45%	Up to 45%	Up to 45%
Stamp Duty	10.00	10.00	10.00	10.00
Total Contribution Payable	42.40	377.20	55.36	523.00

- Takaful certificate renewal is applicable from age 61 up to a maximum age of 70, subject to our satisfaction of your state of health. Renewal contribution shall be based on the age band of 51.
- Contribution rates are not guaranteed and may be increased or varied by the takaful operator upon renewal of the takaful certificate based on the attainment of age fifty-one (51) years old or the takaful operator's portfolio claims experience in this class of business;
- Contribution can be automatically debited from your preferred account (current/savings/credit card) according to your choice of payment mode, either monthly or yearly.
- All contributions (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contributions.

4 Other Key Terms

1. You must provide complete and accurate information during the application. You must disclose all material facts such as your occupation and personal pursuits.
2. The takaful coverage only be effective once you have paid the contribution (Cash Before Cover).
3. All claims must be notified to us as soon as possible but not later than thirty (30) days after any event which may entitle you to claim under the certificate. Send to us immediately all relevant documents to support your claims. Any documents or evidence required by us to verify the claim shall be provided by you at your own expense.

Note: This list is non exhaustive. Please refer to the takaful certificate for the full list of terms and conditions.

? Can I cancel my certificate?

Yes. You may cancel your certificate at any time by giving written notice to us. Upon cancellation, you are entitled to a partial refund of the contribution provided you have not made a claim during the period of takaful.