PRODUCT DISCLOSURE SHEET

Family Takaful
Date: 02/Dec/2025

Dear Customer,

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

1 What is Mortgage Reducing Term Takaful (MRTT)?

MRTT offers credit takaful protection for **22** years. It is a single contribution family takaful plan that covers death and Total & Permanent Disability (TPD).

Applicable Shariah concepts

Tabarru', Wakalah, Ju'alah, Mudarabah and Hibah are the Shariah concepts applicable to this plan. Please refer to the certificate of takaful for more details of the Shariah concepts.

2 Know Your Coverages/Benefits

As an illustration, for RM 8,589.00, you will receive the following family takaful coverages/benefits.		
Initial Sum Covered		**RM 508,589.00**
1	Death Benefit	1) Reducing sum covered, and 2) Accumulated Participant's Risk Fund (PRF) surplus, if any.
2	TPD Benefit	1) Reducing sum covered, and 2) Accumulated Participant's Risk Fund (PRF) surplus, if any. payable for TPD that occurs prior to the 65th birthday of the person covered.
3	Funeral Expenses Benefit	**RM1,000.00**
4	Surrender Benefit	PRF surrender value, plus any unearned wakalah fee, and any accumulated Participant's Risk Fund

Reminder: Please refer to the marketing illustration for details of this product. 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).

Your family takaful **excludes**:
* Suicide - if death was due to suicide while sane within 1 year from the commencement date.
* TPD that occurs directly or indirectly due to any of the following:
  a) Intentional self-inflicted injuries or attempted suicide; while sane
  b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

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

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

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

[1] https://www.etiqa.com.my/help-and-support

3 Know Your Obligations

For your family takaful, you must pay a contribution of:	
Contribution	**RM 8,589.00**
Duration: You only need to make one time contribution payment.	
You also have to pay the following fees and charges:	
Stamp Duty	Not applicable
Total Wakalah Fee	22.50% of total contribution or **RM 1,932.53**
Other Applicable Charges	Not applicable

4 Other Key Terms

* You must disclose all material facts such as medical condition and state your age correctly to help us make the right decision in accepting the risk and determining the rates and terms of your certificate of takaful. Otherwise, you may risk having your certificate of takaful voided, your claim rejected or terms and conditions of the certificate of takaful being changed.
* 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 of takaful for the full list of terms and conditions.

Can I cancel my certificate of takaful?

Yes, you may cancel your certificate of takaful by giving a written notice to us.
• **Free look period**: You may cancel your certificate of takaful by returning the certificate of takaful to us within 15 days after your certificate of takaful has been delivered to you. The contributions that you have paid (less any medical examination fee incurred) will be refunded to you.

• **After free look period**: You may cancel your certificate of takaful by returning the certificate of takaful to us with a written surrender request. PRF surrender value, plus any unearned wakalah fee, and any accumulated Participant's Risk Fund (PRF) surplus, will be payable to you.

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 Family Takaful Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for MRTT.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for MRTT

* 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: