

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **One2Cover Insurance Plan**.

Other customers have read this PDS and found it helpful, **you should read this too.**

Date: 01/01/2026

1. What is One2Cover Insurance Plan?

One2Cover Insurance Plan is a personal accident and all risks insurance by MAE and Maybank2u as Master Policyholder/Program Manager. It provides coverage for individuals against bodily injury caused by violent, accidental, external and visible means resulting in death or disablement, as well as to indemnify against any unforeseen and sudden physical loss or damage to interest insured from specified accidental cause other than those excluded under the policy, compensated according to the schedule and scale of benefits as outlined in the policy.

2. Know Your Coverages / Benefits

| | |
|--|---|
| For RM30 annually, you will receive the following coverage : | |
| This insurance plan covers : | This insurance plan excludes : |
| <ul style="list-style-type: none"> Accidental Death with sum insured of RM12,000. Accidental Total & Permanent Disablement with sum insured up to RM12,000. Online Purchase Protection with sum insured up to RM750. Mobile Phone Care Protection with sum insured up to RM750 Financial losses incurred due to unauthorized transaction from MAE app or Maybank2u website caused by online fraud or via fraudulent website/app with sum insured up to RM3,000. | <ul style="list-style-type: none"> Excess as stated in respect of each and every event of loss or damage. Excess amount are as follows: <ul style="list-style-type: none"> RM30 for Online Purchase Protection RM50 for Mobile Phone Care Protection RM100 for Unauthorized transaction from MAE app or Maybank2u website Pre-existing condition, physical defect or infirmity. Commit any wilful, criminal, illegal or intentional acts or neglect. Consequential loss or liability of any kind. Professional sport activities. Sickness or disease, pregnancy, childbirth, miscarriage or abortion. |
| For RM12 annually, you will receive the following coverage : | |
| This insurance plan covers : | This insurance plan excludes : |
| <ul style="list-style-type: none"> Accidental Death with sum insured of RM10,000. Accidental Total & Permanent Disablement with sum insured up to RM10,000. Financial losses incurred due to unauthorized transaction from MAE app or Maybank2u website caused by online fraud or via fraudulent website/app with sum insured up to RM1,000. | <ul style="list-style-type: none"> Excess as stated in respect of each and every event of loss or damage. Excess amount are as follows: <ul style="list-style-type: none"> RM100 for Unauthorized transaction from MAE app or Maybank2u website Pre-existing condition, physical defect or infirmity. Commit any wilful, criminal, illegal or intentional acts or neglect. Consequential loss or liability of any kind. Professional sport activities. Sickness or disease, pregnancy, childbirth, miscarriage or abortion. |
| Note: The above list is non-exhaustive . Please refer to the scale of benefits for death and disablement in the policy contract. | Note: This list is non-exhaustive . Please refer to policy contract for the full list of exclusions. |
| The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or PIDM (visit www.pidm.gov.my). | |

If you have any questions about our insurance product or require assistance on our One2Cover Insurance Plan, you can:

| | | | |
|---|--|--|---|
|  Contact us at 1-300-88-6688 (Maybank Group Customer Care) |  Visit us at the link below: - |  Email us at info@etiqa.com.my |  Scan the QR code |
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Link: <https://www.maybank2u.com.my/iwov-resources/pdf/personal/insurance/one2cover-pds.pdf>

3. Know Your Obligations

For One2Cover Insurance Plan, you must pay an annual premium based on coverage plan selected.

| Plan | Plan A | Plan B |
|---|----------|----------|
| Basic Premium | RM 11.11 | RM 27.78 |
| You also have to pay the following fees and charges: | | |
| + Service Tax (8% of Premium) | RM 0.89 | RM 2.22 |
| Total Premium Payable | RM 12.00 | RM 30.00 |
| Commission (Up to 25% of Premium) | | |

All premium (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 premium.

4. Other Key Terms

- a) Age limit: 16 to 65 years.
- b) The insurance coverage only be effective once you have paid the premium (Cash Before Cover).
- c) The duration of coverage is for one year. You need to renew your insurance policy annually.
- d) Important of Disclosure
 - Pursuant to the Financial Services Act 2013, if you are getting this insurance for personal (not business) reasons, you must take reasonable care to answer all questions fully and accurately.
 - If you don't take reasonable care when answering the questions, the insurance company may cancel your policy, reject or reduce your claims, change the terms, or end your policy.
 - This duty to disclose full and accurate information continues until the insurance is bought, changed, or renewed.
 - Besides answering the questions in the application form, you also need to disclose to us any information that may influence our decision to accept your insurance and decide on the price and terms.
 - You must also inform us right away if any details you disclosed in the application is incorrect or have changed after you've bought, changed, or renewed the insurance.
- e) Claims

Upon the happening of an incident which may give rise to a claim, you must notify us as soon as possible. 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 policy contract for the full list of terms and conditions

5. Can I cancel my policy?

Yes. You may cancel your policy by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium based on the unexpired period of cover provided that you have not made a claim during the period of insurance.