

# PRODUCT DISCLOSURE SHEET



Life Insurance

## 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.**

Date: 09/10/2025

### 1 What is Smart Cash Xtra?

This is an insurance product. **Smart Cash Xtra** offer insurance protection for **20** years. It pays a lump sum death benefit and Total and Permanent Disability (TPD) during the term of policy. In addition, this plan also provides guaranteed cash payments (GCP) every year until maturity.

### 2 Know Your Coverages/Benefits

As an illustration, for RM27,641 monthly, you will receive the following life insurance coverages/benefits.										
1	Death Benefit	1) <b>RM500,000</b> or total annual premiums paid to date less any GCP paid to date, whichever is higher; and 2) Additional 100% of <b>RM500,000</b> upon death due to accidental causes; and 3) Accumulated GCP (if any); and 4) Reversionary bonus (if any); and 5) Terminal bonus (if any, based on the asset share value) less any indebtedness.								
2	TPD Benefit	1) <b>RM500,000</b> or total annual premiums paid to date less any GCP paid to date, whichever is higher; and 2) Additional 100% of <b>RM500,000</b> upon TPD due to accidental causes; and 3) Accumulated GCP (if any); and 4) Reversionary bonus (if any); and 5) Terminal bonus (if any, based on the asset share value) less any indebtedness will be payable for TPD occurs prior to the 65 <sup>th</sup> birthday of the life insured, subject to RM2mil per life insured.								
3	Guaranteed Cash Payment (GCP)	Payable yearly starting from the end of 1 <sup>st</sup> policy year until the end of policy term: <table border="1"><thead><tr><th>End of Policy Year</th><th>GCP (% of Basic Sum Insured)</th></tr></thead><tbody><tr><td>1 to 6</td><td>8%</td></tr><tr><td>7 to 17</td><td>16%</td></tr><tr><td>18 to 20</td><td>20%</td></tr></tbody></table>	End of Policy Year	GCP (% of Basic Sum Insured)	1 to 6	8%	7 to 17	16%	18 to 20	20%
End of Policy Year	GCP (% of Basic Sum Insured)									
1 to 6	8%									
7 to 17	16%									
18 to 20	20%									
4	Maturity Benefit	1) <b>RM500,000</b> ; and 2) Accumulated GCP (if any); and 3) Reversionary bonus (if any); and 4) Terminal bonus (if any, based on the asset share value); less any indebtedness.								





**Reminder:** Please refer to the sales illustration for the 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](http://www.pidm.gov.my)).

#### Your life insurance **excludes**:

- \* Suicide - if death was due to suicide within 1 year from the issue date or latest reinstatement date.
- \* TPD that occurs directly or indirectly due to any of the following:
  - Intentional self-inflicted death or injury, suicide, or attempted suicide, while sane or insane;
  - Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

**Note:** This list is **non-exhaustive**. You must refer to the policy 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 <sup>1</sup>	 Email us at <a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a>	 Scan the QR code
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<sup>1</sup> [https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/legacy/smart\\_cash\\_and\\_smart\\_cash\\_xtra.page](https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/insurance/legacy/smart_cash_and_smart_cash_xtra.page)

### 3 Know Your Obligations

For your life insurance, you must pay a premium of:	
Premium	<b>RM27,641</b> monthly
Duration: Until the age of 36 years.	
You also have to pay the following fees and charges:	
Stamp Duty	<b>RM10</b> will be paid by us
Total Commission	5% of total premium or <b>RM99,506.89</b>
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 policy. Otherwise, you may risk having your contract voided, your claim rejected or terms and conditions of the policy being changed.

\* You should satisfy yourself that the plan serves your needs and that you can afford the premium.

\* Grace period – The additional period of time that is provided for you to pay the premium due. The grace period under this policy is 31 days from the date the premium is due.

\* Total annual premium paid is regardless of frequency mode of payment. It excludes loaded premium (if any) and charges due to frequency mode of payment.

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

### Can I cancel my policy?

Yes, you may cancel your policy by giving written notice to us.

- **Free look period:** You have the right to cancel the policy by giving a written instruction to us within 15 days after the policy has been received by you. The premiums that you have paid (less any medical examination fee incurred) will be refunded to you.
- **After free look period:** You may cancel your policy by returning the policy to us with a written surrender request. Surrender value (if any) 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 Life Insurance Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for Smart Cash Xtra.
- I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Smart Cash Xtra.

\* 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: