PRODUCT DISCLOSURE SHEET

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

eTiQa General Takaful

Date: 01/01/2026

❶ What is Takaful PA Plus?

Takaful PA Plus is a personal accident which provides compensation for death or permanent disability and medical benefits due to an accident.

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.

❷ Know Your Coverages

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

No.	Benefits	Benefit Amount (RM)
1.	Total paralysis, complete insanity or permanently bedridden	Up to 200,000
2.	Other permanent disability benefits	Up to 150,000
3.	Death benefit • Benefit for accidental death if accident occurred whilst taking public transport OR occurring **outside** Malaysia, Singapore & Brunei. • Benefit for accidental death if occurred **within** Malaysia, Singapore & Brunei. • Compassionate cash • Repatriation benefit	 100,000 50,000 2,000 3,000
4.	Out-patient medical benefits • Out-patient cash benefit • Snatch theft injury benefit	 100 150
5.	In-hospital medical benefit • Medical expenses reimbursement (per accident) • Hospital cash benefit up to 100 days	 Up to 1,000 (100 per day)
6	Ambulance fee (per accident)	Up to 200

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 and the contribution can be paid on a monthly or yearly basis.
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. Engaged in any illegal act, committing suicide, self-inflicted injury or is insane;
2. Under the influence of alcohol or drugs;
3. Engaging in hazardous sports or activities;
4. Engaging in flying or other aerial activities not as a passenger;
5. Engaging in dangerous occupations;
6. Taking part in naval, military, air force, police force, fire service, etc;
7. Pregnancy or childbirth;
8. AIDS or the presence of any HIV;
9. Sickness, disease, parasite, bacterial or viral infection;
10. Pre-existing condition;
11. War and terrorism risks; or
12. Contamination of radiation or nuclear.

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

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/takaful_pa_plus.page?

❸ Know Your Obligations

For this Takaful PA Plus, total contribution payable may vary depending on the scheme type and payment mode. For an illustration with a sum covered of RM 200,000.00, you must pay contribution of:

Scheme Type	**Myself**		**Myself and Spouse**		**Myself and Family**	
Payment Mode	**Monthly**	**Yearly**	**Monthly**	**Yearly**	**Monthly**	**Yearly**
Basic Contribution (RM)	19.67	207.00	32.00	339.00	40.00	423.00
You also have to pay the following fees and charges:						
Commission Paid To Intermediary	25%	25%	25%	25%	25%	25%
Service Tax	8%	8%	8%	8%	8%	8%
Total Wakalah Fee	Up to 45%	Up to 45%	Up to 45%	Up to 45%	Up to 45%	Up to 45%
Stamp Duty	10.00	10.00	10.00	10.00	10.00	10.00
Total Contribution Payable	31.24	233.56	44.56	376.12	53.20	466.84

❹ 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.