



PRODUCT DISCLOSURE SHEET	Etiqa Family Takaful Berhad ("Takaful Operator"/"We"/"Us"/"Our")
Please read this Product Disclosure Sheet before you decide to participate in the DECREASING TERM TAKAFUL. Please be sure to also read the general terms and conditions.	DECREASING TERM TAKAFUL PLAN
	(PERSONAL CARE TAKAFUL)

1. What is this product about?

The Decreasing Term Takaful plan (DTT) is a Family Takaful protection plan. The PRTT will pay the participant, the outstanding personal financing based on the table of reducing sum covered of the person covered, should that person covered die or become totally and permanently disabled (TPD) during the period of financing.

2. What are the Shariah concepts applicable?

Tabarru'

This plan applies Tabarru' concept, whereby the Person Covered agrees to donate or contribute the whole contribution paid to the Participants' Risk Fund (PRF) for the purpose of mutual aid and assistance to the Person Covered in case of need.

Wakalah

This plan also applies Wakalah concept, whereby the Person Covered nominates the Takaful Operator to act on his behalf to invest and manage the Fund. The Takaful Operator is entitled to receive twenty five percent (25%) wakalah fee as the management expense and commission.

Participants' Risk Fund (PRF)

Part of the contribution that you pay, after deducting the Wakalah fee, shall be allocated to the PRF. Any distributed surplus from the PRF at the end of each financial year will be allocated on a 50:50 basis to the Participant and the Takaful Operator, respectively. The amount due to Participant will be reinvested and accumulated in a separate fund. Thereafter, the allocated surplus will be distributed by Participant to you.

3. What are the covers / benefits provided?

The DTT will pay the participant the reducing sum covered from the PRF plus any accumulated distributed surplus on death or TPD of the person covered during the cover period.

Should the reducing sum covered exceed the actual financing outstanding of the person covered, then any excess will be paid to the person covered or their next of kin. If the reducing sum covered is less than the outstanding financing amount, we will not be liable for the difference. The reducing sum covered is calculated monthly over the cover period.

In order for us to assess TPD, the disability must be uninterrupted for at least 6 months from the TPD date, except in cases of Presumptive TPD* for which we will immediately assess TPD.

For TPD benefits, the maximum payable on TPD on all certificates is limited to RM2million. The payment on TPD will be a single amount, except for non-Presumptive TPD* and if the aggregate sum covered on TPD for that person covered exceeds RM1million, in which case the TPD benefit will be paid by two instalments:

- (a) The first instalment under the certificate of takaful will be determined such that the total first payment on all certificates is RM1million; and
- (b) The second instalment will be the balance of the admitted liability and will be made 12 months after the first instalment.

Should the person covered dies or the certificate expire before the second installment is payable, the remaining balance would be paid immediately and the certificate will be terminated.

4. How much contribution do I have to pay?

This single contribution table;

Financing Amount (RM) / Month	Contribution Amount (RM)					
	12	24	36	48	60	72
5,000	11.50	17.33	23.10	28.93	34.71	40.48
10,000	22.99	34.65	46.20	57.86	69.41	80.96
15,000	34.49	51.98	69.30	86.79	104.12	121.44
20,000	45.98	69.30	92.40	115.72	138.82	161.92
25,000	57.48	86.63	115.50	144.65	173.53	202.40
30,000	68.97	103.95	138.60	173.58	208.23	242.88
35,000	80.47	121.28	161.70	202.51	242.94	283.36
40,000	91.96	138.60	184.80	231.44	277.64	323.84
45,000	103.46	155.93	207.90	260.37	312.35	364.32
50,000	109.73	165.38	220.50	276.15	331.28	386.40
55,000	120.70	181.91	242.55	303.77	364.40	425.04
60,000	131.67	198.45	264.60	331.38	397.53	463.68
65,000	142.64	214.99	286.65	359.00	430.66	502.32
70,000	153.62	231.53	308.70	386.61	463.79	540.96
75,000	164.59	248.06	330.75	414.23	496.91	579.60
80,000	175.56	264.60	352.80	441.84	530.04	618.24
85,000	186.53	281.14	374.85	469.46	563.17	656.88
90,000	197.51	297.68	396.90	497.07	596.30	695.52
95,000	208.48	314.21	418.95	524.69	629.42	734.16
100,000	209.00	315.00	420.00	526.00	631.00	736.00

(a) The contribution amount illustrated above is for reference purpose. In actual, the Single Contribution that you have to pay varies depending on your age, gender, loan amount, profit rate and coverage term. Other than the above factors, the total premium may also vary based on underwriting decision on your health and financial condition.

(b) The contribution amount illustrated is the premium at age next birthday 30 years old.

5. What are the fees and charges that I have to pay?

Certificate related expenses such as commission and management expenses have been incorporated in your total Contribution.

Should you as Person Covered decide to terminate your certificate of takaful earlier within the coverage term, your surrender value may be lower than your total Contribution to cover the above expenses.

Wakalah Fee

We shall be entitled for 25% of Wakalah Fee from the Contribution paid for this certificate of takaful, which will be deducted from the Contribution amount.

Commission

Your Contribution paid is inclusive of 10% commission payable to the distributor.

6. What are some of the key terms and conditions that I should be aware of?

Failure to answer the questions or declarations in the application in full, or incorrectly providing information or making declarations, may result in termination of the certificate of takaful, a claim not being paid, or the terms and conditions of the certificate of takaful being changed.

You or each of you should satisfy yourself that the plan serves your needs and that you can afford the premium.

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

7. What are the major exclusions under this certificate?

Suicide

If the person covered commits suicide within twelve (12) months prior to the Commencement Date of the certificate of takaful, we shall refund the single contribution paid.

Pre-existing condition

Any condition or ailment which existed during the twelve (12) months prior to the Commencement Date unless the person covered affected by this conditions have been covered under the Certificate of Takaful for more than one (1) year from the Commencement Date.

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

8. Can I cancel my certificate?

You have the right to cancel the certificate of takaful with written instruction to us within 15 days after the certificate of takaful has been received by you. We will then refund the single contributions received less medical examination expenses incurred. The certificate of takaful will be deemed to be received by us on the date it is personally delivered, the date of posting if sent to us by registered post, or on the date of transmission if electronically transmitted.

If we receive any written termination notice from you after 15 days from when the certificate of takaful was received by you, we will refund the surrender value from the PRF, plus any unearned Wakalah fee, and any accumulated distributed surplus.

9. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondence reaches you in a timely manner. Please write to our postal address at Etiqa Family Takaful Berhad (266243-D), (formerly known as Etiqa Takaful Berhad), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur, or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03-2297 3888, or Etiqa Online at 1-300-13-8888, or visit www.etiqa.com.my.

10. Where can I get further information?

Should you require additional information about Family Takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful'. The booklet is available at all our branches, or you can obtain a copy from the distributor, or visit www.insuranceinfo.com.my.

If You have an enquiry or require further information, please contact Maybank Group Customer Care by calling 1-300-88-6688, or write to Etiqa Family Takaful Berhad, Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or by facsimile to 03-2297 3800, or e-mail at info@etiqa.com.my, or by calling 03-2297 3888, or Etiqa Online at 1-300-13-8888, or visit www.etiqa.com.my. Etiqa Family Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

11. Other similar types of Family Takaful cover available

Please refer to our distributor for similar types of cover available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.