

PRODUCT DISCLOSURE SHEET

Dear <Sir/Madam customer name>

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your **SME Takaful Bizcare Plus**.

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

Date: **17/03/2026**

1. What is SME Takaful Bizcare Plus?

This is a takaful product plan that protects you from losses or problems (i.e. caused by fire, lightning and other perils stated in the certificate) that happen while running your business at a specific location. You can choose how much coverage you need based on your business needs.

Applicable Shariah concept

The applicable shariah contract under this product are Tabarru', Wakalah, Ju'alah and Qard. For definition of the Shariah contract, please refer to Takaful Certificate.

2. Know Your Coverages / Benefits

Section Coverage	Classes
Section A	Fire and/or Lightning or Extended Perils
Section B	Restricted All Risks
Section C	Miscellaneous: <ol style="list-style-type: none"> 1. Burglary 2. Money 3. Fidelity Guarantee 4. Plate Glass 5. Public Liability 6. Employer's Liability 7. Group Personal Accident

Note:

- ✓ Details of coverage refer to attachment "**SME TAKAFUL BIZCARE PLUS (DETAILS OF COVERAGES)**"
- ✓ **Mandatory cover – Section A.**
- ✓ **Optional cover – Section B and C.**
- ✓ Duration of cover is one year. You need to renew your takaful certificate annually.

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 Takaful Berhad or PIDM (visit www.pidm.gov.my).

If you have any questions about our takaful product or require assistance on our SME Takaful Bizcare Plus, you can:

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at Visit us at https://etiqa.com.my/download-documents/enterprise-business	 Email us at info@etiqa.com.my	 Scan the QR code
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Note : Upon scanning the QR code, please select SME Takaful Bizcare Plus for more details of coverage

3. Know Your Obligations

For this SME Takaful Bizcare Plus, as illustration you must pay an annual contribution of:

Example: SME Takaful Bizcare Plus Contribution Breakdown (e.g. Sum Covered: RM10,000,000.00)

Basic Contribution	RM 14,400.00
+ Service Tax	8% or RM 1,152.00
+ Stamp Duty	RM 10.00
Total Contribution Payable	RM 15,562.00
Wakalah Fee	Section A (Fire) Commission - Up to 15% of Contribution Management Expenses - Total Wakalah Fee less Commission paid to Intermediary Total Wakalah Fee - 40% of Contribution

	<p>Section B (Restricted All Risks) and Section C (Miscellaneous Classes)</p> <p>Commission - Up to 15% of Contribution</p> <p>Management Expenses - Total Wakalah Fee less Commission paid to Intermediary</p> <p>Total Wakalah Fee - 35% of Contribution</p>
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The above is an example of how the total contribution is calculated and is for illustration purposes only. The actual total contribution will be based on the quotation.

All contribution (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 contribution.

4. Other Key Terms

a) Non-Consumer Takaful Contract

- Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of takaful.
- The above duty of disclosure shall continue until the time your contract of takaful is entered into, varied or renewed with Us.
- You also have a duty to tell Us immediately if at any time after your contract of takaful has been entered into, varied or renewed with Us any of the information given in the Application Form (or when you applied for this takaful) is inaccurate or has changed.

b) It is important that you inform Us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

Note: This list is **non-exhaustive**. Please refer to Takaful certificate for the full list of terms and conditions.

5. Can I cancel my certificate?

Yes. You may cancel your certificate by giving a written notice. Upon cancellation, you are entitled to a refund of the contribution based on the unexpired period of takaful subject to the terms and conditions of the certificate.

<p>Customer’s Acknowledgement</p> <p>Ensure you are filling this section yourself and are aware of what you are placing your signature for.</p> <p><input type="checkbox"/> I acknowledge that Etiqa General Takaful Berhad has provided me with a copy of the PDS.</p> <p><input type="checkbox"/> I have read and understood the key information contained in this PDS.</p> <p>* 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.</p> <p>-----</p> <p>Name:</p> <p>Date:</p>
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