

**PRODUCT DISCLOSURE SHEET**

Dear <Sir/Madam customer name>,

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

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

Date: 10/08/2026

## 1. What is Takaful Guarantee?

You need to lodge this Takaful Guarantee to the Immigration Department upon applying or renewing work permit for your foreign workers. The guarantee amount is determined based on nationality of the worker by Immigration Department. You can check with the Immigration Department or the intermediaries.

The duration of coverage varies by months.

Example: 13 months/ 18 months/ 26 months/ 30 months/ 36 months.

## 2. Know Your Coverages / Benefits

|                                                                                                                                                                                                                                                                       |
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| <b>As an illustration</b> , for <b>RM 150</b> annually, you will receive the following Takaful Guarantee <b>coverage</b> :                                                                                                                                            |
| This certificate <b>covers</b> :                                                                                                                                                                                                                                      |
| <ul style="list-style-type: none"> <li>Serve as a guarantee to the Immigration Department to cover repatriation expenses in the event your worker is required by the authorities to be sent back to their country of origin during their stay in Malaysia.</li> </ul> |
| The period of cover will be based on the duration of the work permit issued. You need to renew cover based on the duration of the allowed work permit issued after the expiry date.                                                                                   |

The benefit(s) payable under eligible certificate 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](http://www.pidm.gov.my)).

**If you have any questions or require assistance on our Takaful Guarantee, you can:**

|                                                                                                                                         |                                                                                                                                                                                                                                                  |                                                                                                                                                                      |                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
|  <p>Call us at 1-300-13-8888<br/>(Etiqa Oneline)</p> |  <p>Visit us at<br/><a href="https://etiqa.com.my/download-documents/enterprise-business">https://etiqa.com.my/download-documents/enterprise-business</a></p> |  <p>Email us at<br/><a href="mailto:info@etiqa.com.my">info@etiqa.com.my</a></p> |  <p>Scan the QR code</p> |
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### 3. Know Your Obligations

The total contribution that you have to pay may vary depending on underwriting requirements and subject to minimum contribution of RM50.00 per Takaful Guarantee issued.

|                                                                                                                                                          |                                                                                    |                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-----------------------------|
| <b>For this Takaful Guarantee, you must pay a contribution of;</b><br>Example: Takaful Guarantee Contribution Breakdown (e.g. Sum Covered: RM 50,000.00) |                                                                                    |                             |
| Basic Contribution                                                                                                                                       |                                                                                    | <b>RM 150.00 (annually)</b> |
| Total Takaful contribution you must pay is                                                                                                               |                                                                                    | <b>RM 150.00</b>            |
| <b>You also have to pay the following fees and charges:</b>                                                                                              |                                                                                    |                             |
| + Service Tax (8% of contribution)                                                                                                                       |                                                                                    | <b>RM 12.00</b>             |
| + Stamp Duty                                                                                                                                             |                                                                                    | <b>RM 10.00</b>             |
| <b>Total Contribution Payable</b>                                                                                                                        |                                                                                    | <b>RM 172.00</b>            |
| Wakalah fee                                                                                                                                              | • Commission (Up to 10% of Contribution)                                           | <i>Up to RM 15.00</i>       |
|                                                                                                                                                          | • Management Expenses (Total Wakalah Fee less Commission paid to the Intermediary) | <i>RM 30.00</i>             |
|                                                                                                                                                          | • Total Wakalah fee (30% of Contribution)                                          | <i>RM 45.00</i>             |

All contributions (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 contributions.

### 4. Other Key Terms

- Importance of disclosure – you must disclose all material facts fully and faithfully, otherwise your Takaful Guarantee may be invalidated.
- You must ensure that the particulars of your foreign workers are fully completed and correct.
- You must inform us the immigration office, which you are applying for the work permit.

**Note:**

The list above is non-exhaustive. Please refer to the Certificate Contract for the full terms and conditions.

### 5. Can I cancel my certificate?

- No, if the Takaful Guarantee has already been lodged to the Immigration Department.
- Yes, if the Takaful Guarantee is not lodged with the Immigration Department and the original Letter of Guarantee/Bond must be returned to Us for cancellation, the Contribution shall be refunded less the stamp duty.

**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 General Takaful Berhad has provided me with a copy of the Product Disclosure Sheet (PDS).

[ ] I have read and understood the key information contained in this Product Disclosure Sheet (PDS).

*\*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.*

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Date: