

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 20/11/2025

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health takaful. Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is AafiahCare?

AafiahCare is a takaful product which provides coverage for **50** years for specified critical illnesses. It pays the sum covered in the event that the person covered is diagnosed with one of the covered critical illnesses.

Applicable Shariah concepts

Tabarru', Wakalah, Ju'alah, Mudarabah and Hibah are the Shariah concepts applicable to this plan. Please refer to the certificate for more details of the Shariah concepts.

2 Know Your Coverage/Benefits





As an illustration, for RM 232.07 monthly, you will receive the following coverage/benefits.		
Coverage	RM 500,000.00	
1 Critical Illness Benefit	The critical illnesses covered under this plan include: 1) Cancer 2) Stroke 3) Heart attack Note: The benefit payment for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness, and Diabetes Mellitus Complications, is limited to 15% of the sum covered or a maximum of RM30,000.00. Each of these covered illnesses is claimable once and the payment will not accelerate the sum covered. This is not a complete list. Please refer to your certificate for details on the critical illnesses covered.	
2 Critical Illness Care Benefit	Additional 5% of the sum covered payable yearly for 5 consecutive years upon diagnosis of any of the covered critical illness (except Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness, and Diabetes Mellitus Complications).	
3 Khairat Benefit	1) RM5,000.00 ; and 2) Accumulated Participant's Risk Fund (PRF) surplus, if any. Note: Khairat benefit is payable provided no critical illness benefit has been paid, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease, Severe Mental Illness, and Diabetes Mellitus Complications.	

Reminder: Please refer to the marketing illustration for 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).

Your medical and health takaful **excludes**:

- Medical conditions that you had, or had symptoms of before participating in the plan (i.e. Pre-existing condition);
- Intentional self-inflicted injury, while sane;
- Consumption of alcohol, non-prescribed or illegal drugs or narcotics; or
- AIDS, AIDS related complex or infection by the HIV except those being covered.

If you have any questions or require assistance on your medical and health takaful, you can:

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at this website ¹	 Email us at info@etiqa.com.my	 Scan the QR code
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¹<https://www.etiqa.com.my/life-and-family/aafiahcare-takaful>

3 Know Your Obligations

For your medical and health takaful, you must pay a contribution of:	
Contribution	RM 232.07 monthly
Duration: Until the age of 80 years	
You also have to pay the following fees and charges:	
Stamp Duty	RM10 will be paid by us
Total Wakalah Fee	30.67% of total contribution or RM 228,648.83
Other Applicable Charges Sales & Service Tax (SST)	RM 18.57 monthly

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 certificate. Otherwise, you may risk having your certificate voided, your claim rejected or terms and conditions of the certificate being changed.
- * You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
- * Grace period – The additional period of time that is provided for you to pay the contribution due. The grace period under this certificate is 31 days from the date the contribution is due.
- * Your coverage will only start 30 calendar days after the issue date, or latest reinstatement date, whichever is later.
- * Your coverage for the following critical illnesses will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:
 - Cancer;
 - Coronary heart disease requiring surgery;

- c) Heart attack; and
 - d) Other serious coronary artery disease.
- * Critical illnesses survival period: 30 days after diagnosis of critical illness.

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

Can I cancel my certificate?

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

- **Free look period:** You may cancel your certificate by returning the certificate to us within 15 days after your certificate has been delivered to you. The contributions that you have paid (less any medical examination fee incurred) will be refunded to you.
- **After free look period:** You may cancel your certificate by returning the certificate to us with a written surrender request. The accumulated PRF surplus, 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 Family Takaful Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for AafiahCare.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for AafiahCare.

* 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: