

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 07/10/2025

Dear Customer,

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

1 What is Aatifa?

Aatifa offers takaful protection for **50** years. It is a regular contribution family takaful plan that covers death.

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 Coverages/Benefits

As an illustration, for RM200 monthly, you will receive the following family takaful coverages/benefits.										
1	Death Benefit	1) RM45,000 ; or total contribution received by us less cash payment benefit paid, whichever is higher, and 2) Amount in the Participant's Investment Fund (PIF), if any.								
2	Accidental Death Benefit	An additional 100% of sum covered will be payable upon accidental death of the person covered prior to the 69 th birthday.								
3	Cash Payment Benefit	Cash payment benefit will be payable at the end of the 3 rd certificate year and every 3 years thereafter until certificate maturity according to the following schedule. <table><tr><th>End of Certificate Year</th><th>Cash Payment (% of Sum Covered)</th></tr><tr><td>3, 6, 9</td><td>3%</td></tr><tr><td>12, 15, 18</td><td>4%</td></tr><tr><td>21 and onwards (Every 3 years)</td><td>5%</td></tr></table>	End of Certificate Year	Cash Payment (% of Sum Covered)	3, 6, 9	3%	12, 15, 18	4%	21 and onwards (Every 3 years)	5%
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3, 6, 9	3%									
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21 and onwards (Every 3 years)	5%									
4	Maturity Benefit	1) 150% of sum covered, 2) Amount in the PIF and 3) Any undistributed surplus from the Participants Risk Fund (PRF). The annualised return of the guaranteed benefit (cash payment benefit and maturity benefit) is 1.17% p.a.								
5	Surrender Benefit	PRF surrender value plus the amount in PIF.								





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 family takaful **excludes**:

- * Suicide - if death was due to suicide while sane within a year from issue date or latest reinstatement date.
- * Accidental death that occurs directly or indirectly due to any of the following:
 - a) Intentional self-inflicted death or suicide, while sane;
 - b) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

Note: This list is **non-exhaustive**. You must refer to the certificate for the full list of exclusions.

If you have any questions or require assistance on your family takaful, you can:

 Contact us at 1-300-13-8888 (Etiqa Oneline)	 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/savings/aatifa>

3 Know Your Obligations

For your family takaful, you must pay a contribution of:	
Contribution	RM200 monthly
Duration: Until the age of 60 years.	
You also have to pay the following fees and charges:	
Stamp Duty	RM10 will be paid by us
Total Wakalah Fee	17.03% of total contribution or RM12,264
Other Applicable Charges	
a) Partial Withdrawal Charge	RM15 for each partial withdrawal

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 contract 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.

* Automatic Contribution Facility will be activated automatically when the overdue contribution remains unpaid at the end of the grace period. The PRF contributions shall be deducted from PIF, the certificate will remain in force as long as the balance of the PIF is sufficient to make such advances.

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 received by 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 PRF surrender value plus the amount in the PIF, 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 Aatifa.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Aatifa.

* 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: