

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 18/08/2025

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 Harmoni?

Harmoni offers takaful protection for 30 years. It is a regular contribution family takaful plan that covers death and Total & Permanent Disability (TPD).

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 RM572.55 monthly (inclusive of any regular top-up rider contribution), you will receive the following family takaful coverages/benefits.		
1	Death Benefit	1) RM500,000 , 2) Funeral expenses of RM1,000 , and 3) Amount in Participant's Investment Fund (PIF).
2	TPD Benefit	1) RM500,000 and 2) Amount PIF for TPD that occurs prior to the 64 th birthday of the person covered. Note: The TPD benefit amount payable is subject to RM2mil from all certificates with us.
3	Maturity Benefit	Amount in PIF plus undistributed surplus from the Participants' Risk Fund (PRF), if any.

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 1 year from issue date or latest reinstatement date.
- * TPD that occurs directly or indirectly due to any of the following:
 - a) Self-inflicted injury, suicide, or attempted 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 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/savings/harmoni-takaful>

3 Know Your Obligations

For your family takaful plan, you must pay a contribution of:	
Contribution	RM572.55 monthly
Duration: Until the age of 55 years	
You also have to pay the following fees and charges:	
Stamp Duty	RM10 will be paid by us
Total Wakalah Fee	14.75% of total contribution or RM 30,398.17
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 and all rider(s) 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 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 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 Harmoni and its riders, if applicable.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Harmoni and its riders, if applicable.

* 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:

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 18/08/2025

Dear Customer,

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

1 What is Accidental Death & Dismemberment Benefit Rider?

Accidental Death & Dismemberment Benefit Rider offers takaful protection for **24** years. It pays a lump sum benefit upon death or Total and Permanent Disability (TPD) of the person covered due to an accident during the term of the rider.

2 Know Your Coverages/Benefits

As an illustration, for RM1.17 monthly you will receive the following rider coverage/benefits.		
1	Accidental Death Benefit	RM10,000
2	Accidental TPD Benefit	RM10,000 for TPD that occurs prior to the 64 th birthday of the person covered. Note: The TPD benefit amount payable is subject to RM2mil from all certificates with us and will accelerate the amount payable under this benefit.

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 rider **excludes**:

- * Suicide – if death was due to suicide while sane during within 1 year from issue date or latest reinstatement date.
- * Accidental death, accidental TPD or any injury that occurs directly or indirectly due to any of the following:
 - a) Self-inflicted injury, suicide, or attempted 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 rider, you can:

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¹ <https://www.etiqa.com.my/savings/harmoni-takaful>

3 Know Your Obligations

For your rider attached, you must pay a contribution of:	
Contribution	RM 1.17 monthly
Duration: Until the age of 49 years	
You also have to pay the following fees and charges:	
Total Wakalah Fee	22.13% of total contribution or RM74.55
Other applicable charges	Not applicable

4 Other Key Terms

- * The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.
- * The benefit will only be payable if accidental death or TPD occurs within 90 days from the date of accident.

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

? Can I cancel my rider?

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

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 18/08/2025

Dear Customer,

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

1 What is Accident Indemnity Rider?

Accident Indemnity Rider offers takaful protection for **25** years. It pays a lump sum benefit upon death, disability, hospitalisation or surgery due to an accident of the person covered during the term of the rider.

2 Know Your Coverage/Benefits

As an illustration, for RM 15.83 monthly, you will receive the following coverage/benefits.																																																														
Sum Covered		RM50,000																																																												
1	Accidental Death or Permanent Disability Benefit	<table><thead><tr><th>Covered Event</th><th>Percentage of Rider Sum Covered</th></tr></thead><tbody><tr><td>Death</td><td>100%</td></tr><tr><td>Loss of two or more limbs by amputation at or above the wrist or ankle</td><td>100%</td></tr><tr><td>Total and irrecoverable loss of all sight in both eyes</td><td>100%</td></tr><tr><td>Total and irrecoverable loss of all sight in one eye and loss of one limb by amputation at or above the wrist or ankle</td><td>100%</td></tr><tr><td>Loss of one limb by amputation at or above the wrist or ankle</td><td>60%</td></tr><tr><td>Total and irrecoverable loss of all sight in one eye</td><td>60%</td></tr><tr><td>Total and irrecoverable loss of all hearing in both ears</td><td>60%</td></tr><tr><td>Total and irrecoverable loss of speech</td><td>60%</td></tr><tr><td>Loss of thumb and index finger of either hand by amputation at or above the metacarpo-phalangeal joints</td><td>25%</td></tr></tbody></table>	Covered Event	Percentage of Rider Sum Covered	Death	100%	Loss of two or more limbs by amputation at or above the wrist or ankle	100%	Total and irrecoverable loss of all sight in both eyes	100%	Total and irrecoverable loss of all sight in one eye and loss of one limb by amputation at or above the wrist or ankle	100%	Loss of one limb by amputation at or above the wrist or ankle	60%	Total and irrecoverable loss of all sight in one eye	60%	Total and irrecoverable loss of all hearing in both ears	60%	Total and irrecoverable loss of speech	60%	Loss of thumb and index finger of either hand by amputation at or above the metacarpo-phalangeal joints	25%																																								
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2	Weekly Hospital Indemnity Benefit	1) RM6.00 per week per RM1,000 rider sum covered, or 2) RM0.85 per day for part week, per RM1,000 rider sum covered, for each hospitalisation due to accident up to 25 weeks. Note: The hospitalization must commence within 36 hours from the accident and exceed 12 consecutive hours.																																																												
3	Weekly Indemnity Benefit for Accidental Partial Disablement	1) RM2.50 per week per RM1,000 rider sum covered, or 2) RM0.35 per day for part week, per RM1,000 rider sum covered, for partial disablement due to each accident, up to 52 weeks starting from the date of accident and provided that you are on medical leave for at least 3 days. Note: “Partially Disabled” shall mean a disability that prevents you from performing one or more duties pertaining to your occupation, but you are not required to stay in a hospital.																																																												
4	Surgical Benefit	Up to the following amount for surgical operation in a hospital due to accident. <table><thead><tr><th>Schedule of Surgery Performed</th><th>Benefit per RM1,000 of Rider Sum Covered</th></tr></thead><tbody><tr><td>Amputation of Thigh</td><td>RM35</td></tr><tr><td>Arm, Leg or entire Foot or Hand</td><td>RM25</td></tr><tr><td>Thumb or one or more Fingers or Toes (at least one entire Phalanx)</td><td>RM10</td></tr><tr><td>Chest – Cutting into Thoracic cavity for diagnosis or treatment of organ</td><td>RM25</td></tr><tr><td colspan="2">Dislocation - Reduction of</td></tr><tr><td>Hip or Knee Joint (Patella excepted)</td><td>RM10</td></tr><tr><td>Shoulder, Elbow or Ankle Joint</td><td>RM10</td></tr><tr><td>Lower Jaw or Hand (other than Fingers)</td><td>RM10</td></tr><tr><td>Ear, Nose or Throat Any cutting operation</td><td>RM10</td></tr><tr><td colspan="2">Excision - Removal of</td></tr><tr><td>Shoulder or Hip Joint</td><td>RM35</td></tr><tr><td>Knee Joint</td><td>RM35</td></tr><tr><td>Elbow, Wrist or Ankle Joint</td><td>RM25</td></tr><tr><td>Coccyx</td><td>RM10</td></tr><tr><td>Eye - Removal of Eyeball</td><td>RM25</td></tr><tr><td>Any cutting operation on the Eyeball</td><td>RM10</td></tr><tr><td colspan="2">Fracture - Treatment of Bones of</td></tr><tr><td>the Pelvis (except Coccyx)</td><td>RM35</td></tr><tr><td>Thigh (shaft)</td><td>RM35</td></tr><tr><td>Arm, Leg or Knee Cap</td><td>RM25</td></tr><tr><td>Lower Jaw (Alveolar process excepted) Collar Bone or Shoulder Blade</td><td>RM10</td></tr><tr><td>Hand (other than Thumb, Finger or Fingers)</td><td>RM10</td></tr><tr><td>Bones of Foot (other than Toes)</td><td>RM10</td></tr><tr><td>Nose, Rib or Ribs</td><td>RM10</td></tr><tr><td>Incision for drainage</td><td>RM10</td></tr><tr><td colspan="2">Joint – Cutting into Joint for</td></tr><tr><td>diagnosis or treatment of intra-articular structures</td><td>RM15</td></tr><tr><td>Skull – Cutting into Cranial cavity</td><td>RM35</td></tr><tr><td>Spine or Spinal Cord Operation with removal of portion of Vertebra</td><td>RM35</td></tr></tbody></table>	Schedule of Surgery Performed	Benefit per RM1,000 of Rider Sum Covered	Amputation of Thigh	RM35	Arm, Leg or entire Foot or Hand	RM25	Thumb or one or more Fingers or Toes (at least one entire Phalanx)	RM10	Chest – Cutting into Thoracic cavity for diagnosis or treatment of organ	RM25	Dislocation - Reduction of		Hip or Knee Joint (Patella excepted)	RM10	Shoulder, Elbow or Ankle Joint	RM10	Lower Jaw or Hand (other than Fingers)	RM10	Ear, Nose or Throat Any cutting operation	RM10	Excision - Removal of		Shoulder or Hip Joint	RM35	Knee Joint	RM35	Elbow, Wrist or Ankle Joint	RM25	Coccyx	RM10	Eye - Removal of Eyeball	RM25	Any cutting operation on the Eyeball	RM10	Fracture - Treatment of Bones of		the Pelvis (except Coccyx)	RM35	Thigh (shaft)	RM35	Arm, Leg or Knee Cap	RM25	Lower Jaw (Alveolar process excepted) Collar Bone or Shoulder Blade	RM10	Hand (other than Thumb, Finger or Fingers)	RM10	Bones of Foot (other than Toes)	RM10	Nose, Rib or Ribs	RM10	Incision for drainage	RM10	Joint – Cutting into Joint for		diagnosis or treatment of intra-articular structures	RM15	Skull – Cutting into Cranial cavity	RM35	Spine or Spinal Cord Operation with removal of portion of Vertebra	RM35
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5	Double Indemnity Benefit	Double accidental death or permanent disability benefit and weekly hospital indemnity benefit if the accidental injury occurs:																																																												

		1) While riding as a fare-paying passenger on a commercially licensed public land conveyance over an established route such as a bus or train (other than a taxi, hired vehicle, or an aircraft); or 2) While in an elevator/cable car/lifts (excluding those used in mines and on construction sites) duly certified to carry passengers; or 3) As a direct result of the burning of public building, hotel, and theatre or cinema.
6	Extended TPD Benefit	100% of the sum covered for TPD due to an accident.

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 rider **excludes:**

* Suicide - if death was due to suicide while sane within 1 year from issue date or latest reinstatement date.

* TPD that occurs directly or indirectly due to any of the following:

- c) Self-inflicted injury, suicide, or attempted suicide, while sane.
- d) 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 rider, 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/savings/harmoni-takaful>

3 Know Your Obligations

For your rider attached, you must pay a contribution of:

Contribution	RM 15.83 monthly
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Duration: Until the age of 50 years

You also have to pay the following fees and charges:

Total Wakalah Fee	21.84% of total contribution or RM1,037.18
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Other Applicable Charges	Not applicable
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4 Other Key Terms

* The accidental death or permanent disability benefit is only payable once and will be terminated upon payment.

* If both hospital cash benefit rider and accident indemnity rider are attached to the certificate, the highest weekly hospital indemnity benefit amount payable between these riders will be paid.

* If more than one surgery is performed for injuries sustained in the same accident, the highest amount of surgical benefit of the covered surgery will be paid.

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

? Can I cancel my rider?

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

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 18/08/2025

Dear Customer,

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

1 What is Critical Illness Rider?

Critical Illness is a takaful product which provides coverage for **28** years for specified critical illnesses. It pays the rider sum covered in the event that the person covered is diagnosed with one of the covered critical illnesses.

2 Know Your Coverages/Benefits

As an illustration, for RM 43.82 monthly, you will receive the following coverage/benefits.

Coverage	RM110,000
Critical Illness Benefit	The critical illnesses covered under this rider include: 1) Cancer 2) Stroke 3) Heart attack Notes: This is not a complete list. Please refer to your certificate for details on the critical illnesses covered.

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 rider **excludes**:

- e) Critical Illnesses that is not listed in the definition of critical illness;
- f) Critical Illnesses that occur prior to the issue date or latest reinstatement date;
- g) Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts of foreign enemies, any act of terrorism and chemical warfare;
- h) Participation in any dangerous or hazardous sport or hobby such as (but not limited to) steeple chasing, polo, horse racing, underwater diving, hunting, motor vehicular racing, mountaineering or potholing;
- i) Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;
- j) Self-inflicted injuries or suicide or attempted suicide, while sane or insane;
- k) Injuries or hospitalisation as a result of drug addiction, or while under the influence of alcohol;
- l) Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions;
- m) Committing or trying to commit any illegal act.

If you have any questions or require assistance on your rider, 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/savings/harmoni-takaful>

3 Know Your Obligations

For your rider attached, you must pay a contribution of:

Contribution	RM 43.82 monthly
Duration: Until the age of 53 years	
You also have to pay the following fees and charges:	
Total Wakalah Fee	21.11% of total contribution or RM3,107.71
Other Applicable Charges	Not applicable

4 Other Key Terms

- * 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:
 - a) Cancer;
 - b) Coronary heart disease requiring surgery;
 - c) Heart attack; and
 - d) Other serious coronary artery disease.
- * The sum payable for angioplasty and other invasive treatment for coronary artery disease is limited to 10% of your rider's sum covered, subject to a maximum of RM50,000. This rider sum covered will not accelerate the sum covered of your basic certificate.
- * 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 rider?

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

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1 What is Hospital Cash Benefit?

Hospital Cash Benefit is a takaful product which offers cash benefit for **26** years upon hospitalisation.

2 Know Your Coverages/Benefits

As an illustration, for RM10.42 monthly, you will receive the following coverages/benefits.	
Coverage	RM100 per day
Hospital Benefit	Payable upon hospitalisation of the person covered due to illness or injury.

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 rider **excludes**:

- n) Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
- o) War (whether declared or not), revolution, attack by a foreign country, or invasion;
- p) Participation in dangerous or hazardous sport or activities such as (but not limited to) horse riding, water sports (except non-motorized sailing craft and swimming), hunting, racing (except foot racing), mountaineering, potholing or caving, and winter sports;
- q) Participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a commercial airline), or aerial sports such as (but not limited to) skydiving, parachuting, bungee jumping, hang gliding and ballooning;
- r) Intentional self-inflicted injury or attempted suicide, whilst sane;
- s) Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
- t) Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS);
- u) Physical and violent provocation by the Person Covered, leading to a similar response that leads to injury;
- v) Hospital confinements within 30 days from the issue date or any reinstatement of the rider, unless due to an accident;
- w) Plastic / cosmetic, investigative, diagnostic, preventative, non-medically necessary or elective treatments or procedures;
- x) Eye treatments, procedure, or tests including but not limited to refraction or surgical correction of near-sightedness (radial keratotomy);
- y) Treatment of mental illness and psychiatric disorders, self-inflicted injury, attempted suicide, abuse of alcohol, and drug addiction and routine medical examinations or consultations;
- z) Dental treatment, procedures, or tests, except as necessitated by accident to sound natural teeth occurring wholly during the certificate term;
- aa) Organ and tissue donation, and treatments or procedures for snoring, sleep disorders, obesity and weight gain;
- bb) Procedures, treatments or tests related to pregnancy, childbirth (including surgical delivery), miscarriage, abortion, prenatal or postnatal care, infertility, hormone replacement therapy, contraception, sterilization, birth defects, congenital or hereditary illness or conditions, erectile dysfunction and circumcision; or
- cc) Pre-existing condition.

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

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¹<https://www.etiqa.com.my/savings/harmoni-takaful>

3 Know Your Obligations

For your rider attached, you must pay a contribution of:	
Contribution	RM10.42 monthly
Duration: Until the age of 51 years	
You also have to pay the following fees and charges:	
Total Wakalah Fee	21.58% of total contribution or RM701.47
Other Applicable Charges	Not applicable

4 Other Key Terms

- * The daily cash benefit payable up to 180 days per condition and 365 days throughout the term of the rider.
- * If the person covered is hospitalized due to pregnancy-related illnesses, the daily cash benefit payable is 50% of the rider sum covered, up to RM500 per certificate year.
- * The duration of hospitalisation must be at least 6 hours confirmed and recommended by licensed medical practitioner.

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

? Can I cancel my rider?

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

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 18/08/2025

Dear Customer,

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

1 What is Level Term Rider?

Level Term Rider offers takaful protection for **10 years**. It pays a lump sum benefit upon death or Total and Permanent Disability (TPD) of the person covered during the rider term.

2 Know Your Coverages/Benefits

As an illustration, for RM2.96 monthly, you will receive the following rider coverages/benefits.		
1	Death Benefit	RM10,000
2	TPD Benefit	RM10,000
Note: The TPD benefit amount payable is subject to RM2 mil from all certificates with us.		

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 rider **excludes**:

- * Suicide - if death was due to suicide while sane within 1 year from issue date or latest reinstatement date.
- * TPD that occurs directly or indirectly due to any of the following:
 - a) Self-inflicted injury, suicide, or attempted 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 rider, 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/savings/harmoni-takaful>

3 Know Your Obligations

For your family takaful rider, you must pay a contribution of:	
Contribution	RM 2.96 monthly
Duration: Until the age of 35 years	
You also have to pay the following fees and charges:	
Total Wakalah Fee	24.70% of total contribution or RM87.73
Other Applicable Charges	Not applicable

4 Other Key Terms

* The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.

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

? Can I cancel my rider?

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

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 18/08/2025

Dear Customer,

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

1 What is Waiver of Contribution for Critical Illness (Payor) Rider?

Waiver of Contribution of Critical Illness (Payor) Rider offers takaful protection for **21** years. It waives the future contributions if participant is diagnosed with specified critical illnesses during the rider term.

2 Know Your Coverages/Benefits

As an illustration, for RM 390.36 monthly, you will receive the following rider coverages/benefits.

1	Waiver of Contribution Benefit	In the event the participant is diagnosed with any of the covered critical illnesses, the future contribution payments will be waived from the date the covered event occurs until the expiry date of this rider. Note: Please refer to your certificate for details on the critical illnesses covered.
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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 rider **excludes**:

- dd) Critical illnesses that occur prior to the issue date or latest reinstatement date;
- ee) Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane;
- ff) Injuries or hospitalisation as a result of drug addiction, or while under the influence of alcohol;
- gg) Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions.

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

If you have any questions or require assistance on your rider, 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/savings/harmoni-takaful>

3 Know Your Obligations

For your rider attached, you must pay a contribution of:

Contribution	RM 390.36 monthly
Duration: Until the age of 57 years	
You also have to pay the following fees and charges:	
Total Wakalah Fee	23.14% of total contribution or RM22,765.80
Other applicable charges	Not applicable

4 Other Key Terms

* 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 illness will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:

- e) Cancer;
- f) Coronary heart disease requiring surgery;
- g) Heart Attack; and
- h) Other serious coronary artery disease.

* Critical illness 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 rider?

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

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 18/08/2025

Dear Customer,

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

1 What is Waiver of Contribution for Death & TPD Rider (Payor)?

Waiver of Contribution for Death & TPD Rider (Payor) offers takaful protection for **21** years. It waives the future contributions upon death or TPD of participant during the rider term.

2 Know Your Coverages/Benefits

As an illustration, for RM238.89 monthly, you will receive the following rider coverages/benefits.

Waiver of Contribution for Benefit	Upon death or TPD of the participant, all future contribution payments will be waived from the date the covered event occurs until the expiry date of this rider.
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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 rider **excludes**:

- * Suicide - if death was due to suicide while sane within 1 year from issue date or latest reinstatement date.
- * TPD that occurs directly or indirectly due to any of the following:
 - a) Self-inflicted injury, suicide, or attempted 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 rider, 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/savings/harmoni-takaful>

3 Know Your Obligations

For your rider attached, you must pay a contribution of:

Contribution	RM 238.89 monthly
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Duration: Until the age of 57 years

You also have to pay the following fees and charges:

Total Wakalah Fee	23.14% of total contribution or RM13,932.06
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Other Applicable Charges	Not applicable
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4 Other Key Terms

* The TPD cover will only take effect provided the TPD has lasted continuously for at least 6 months from the date TPD commences, except for presumptive TPD.

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

? Can I cancel my rider?

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

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 18/08/2025

Dear Customer,

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

1 What is Waiver of Contribution for Critical Illness Rider?

Waiver of Contribution of Critical Illness Rider offers takaful protection for **29** years. It waives the future contributions if person covered is diagnosed with specified critical illnesses during the rider term.

2 Know Your Coverages/Benefits

As an illustration, for RM234.98 monthly, you will receive the following rider coverages/benefits.

Waiver of Contribution Benefit	In the event the person covered is diagnosed with any of the covered critical illnesses, the future contribution payments will be waived from the date the covered event occurs until the expiry date of this rider. Note: Please refer to your certificate for details on the critical illnesses covered.
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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 rider **excludes**:

- hh) Critical illnesses that occur prior to the issue date or latest reinstatement date;
- ii) Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane;
- jj) Injuries or hospitalisation as a result of drug addiction, or while under the influence of alcohol;
- kk) Acquired Immune Deficiency Syndrome (AIDS) and any AIDS related conditions.

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

If you have any questions or require assistance on your rider, 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/harmoni-takaful>

3 Know Your Obligations

For your rider attached, you must pay a contribution of:

Contribution	RM 234.98 monthly
Duration: Until the age of 54 years	
You also have to pay the following fees and charges:	
Total Wakalah Fee	20.90% of total contribution or RM17,087.75
Other Applicable Charges	Not applicable

4 Other Key Terms

* 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 illness will only start 60 calendar days after the issue date, or latest reinstatement date, whichever is later:

- i) Cancer;
- j) Coronary heart disease requiring surgery;
- k) Heart attack; and
- l) Other serious coronary artery disease.

* Critical illness 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 rider?

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