

PRODUCT DISCLOSURE SHEET



Family Takaful
Date: 23/09/2025

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 Madani?

Madani offers takaful protection for **10** 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 Coverage/Benefits

As an illustration, for RM8,180.24 monthly, (inclusive of any regular top-up rider contribution), you will receive the following family takaful coverage/benefits.								
1	Death Benefit	1) RM500,000 or total contribution received by us less any education cash benefit and education celebration benefit paid, whichever is higher, and 2) The amount in the Participant's Investment Fund (PIF), if any.						
2	TPD Benefit	1) RM500,000 or total contribution received by us less any education cash benefit and education celebration benefit paid, whichever is higher, and 2) The amount in the PIF, if any, are payable for TPD that occurs prior to the 69 th birthday of the person covered. Note: The TPD benefit amount payable is subject to RM2mil from all certificates with us.						
3	Education Cash Benefit	Payable yearly starting from the end of the last 2 certificate years prior to certificate maturity: <table><tr><th>Certificate maturity age</th><th>Payable at the end of certificate year of age</th><th>Percentage of sum covered</th></tr><tr><td>25</td><td>22 & 23</td><td>10%</td></tr></table>	Certificate maturity age	Payable at the end of certificate year of age	Percentage of sum covered	25	22 & 23	10%
Certificate maturity age	Payable at the end of certificate year of age	Percentage of sum covered						
25	22 & 23	10%						
4	Education Celebration Benefit	RM500 payable starting at the end of the 2 nd certificate year for completing primary or secondary school payable once throughout the certificate term.						
5	Maturity Benefit	1) 130% of sum covered; 2) Amount in the PIF, if any; and 3) Any undistributed surplus from the Participants Risk Fund (PRF), if any. The annualised return of the guaranteed benefit (education cash benefit, education celebration benefit (if any) and maturity benefit) is -0.72% p.a.						
6	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 during within 1 year from issue date or latest reinstatement date.

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

- Intentional self-inflicted death or injury, suicide, or attempted suicide, while sane;
- 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/education/madani>

3 Know Your Obligations

For your family takaful, you must pay a contribution of:	
Contribution	RM8,180.24 monthly
Duration: Until the age of 23 years.	
You also have to pay the following fees and charges:	
Stamp Duty	RM10 will be paid by us
Total Wakalah Fee	17.60% of total contribution or RM138,288.20
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 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.

* 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 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 Madani and its riders, if applicable.
- ☐ I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Madani 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: 23/09/2025

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?

Critical Illness is a takaful product which provides coverage for **10** year 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 6.25 monthly, you will receive the following coverages/benefits.	
Coverage	RM50,000
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**:

- 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 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/education/madani>

3 Know Your Obligations

For your rider attached, you must pay a contribution of:	
Contribution	RM 6.25 monthly
Duration: Until the age of 25 years.	
You also have to pay the following fees and charges:	
Total Wakalah Fee	24.70% of total rider contribution or RM185.25
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:
 - Cancer;
 - Coronary heart disease requiring surgery;
 - Heart attack; and
 - 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 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.

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Dear Customer,

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Date: 23/09/2025

1 What is Hospital Cash Benefit?

Hospital Cash Benefit is a takaful product which offers cash benefit for **10** years upon hospitalization.

2 Know Your Coverages/Benefits





As an illustration, for RM12.50 monthly, you will receive the following coverages/benefits.	
Coverage	RM100 per day
Hospital Cash 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**:

- Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion;
- War (whether declared or not), revolution, attack by a foreign country, or invasion;
- 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;
- 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;
- Intentional self-inflicted injury or attempted suicide, whilst sane;
- Consumption of alcohol, non-prescribed or illegal drugs or narcotics;
- Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS);
- Physical and violent provocation by the Person Covered, leading to a similar response that leads to injury;
- Hospital confinements within 30 days from the issue date or any reinstatement of the rider, unless due to an accident;
- Plastic / cosmetic, investigative, diagnostic, preventative, non-medically necessary or elective treatments or procedures;
- Eye treatments, procedure, or tests including but not limited to refraction or surgical correction of near-sightedness (radial keratotomy);
- Treatment of mental illness and psychiatric disorders, self-inflicted injury, attempted suicide, abuse of alcohol, and drug addiction and routine medical examinations or consultations;
- Dental treatment, procedures, or tests, except as necessitated by accident to sound natural teeth occurring wholly during the certificate term;
- Organ and tissue donation, and treatments or procedures for snoring, sleep disorders, obesity and weight gain;
- 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
- Pre-existing condition.

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3 Know Your Obligations

For your rider attached, you must pay a contribution of:	
Rider Contribution	RM12.50 monthly
Duration: Until the age of 25 years.	
You also have to pay the following fees and charges:	
Total Wakalah Fee	24.70% of total rider contribution or RM370.50
Other Applicable Charges	Not applicable

4 Other Key Terms

- * The daily cash benefit payable up to 180 days per confinement 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: 23/09/2025

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 Payor Waiver of Contribution for Critical Illness?

Payor Waiver of Contribution of Critical Illness offers takaful protection for **8** 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 RM233.67 monthly, you will receive the following coverages/benefits.

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 (except for other waiver riders and Takaful Medical Plus, if any, which will be terminated) 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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Your rider **excludes**:

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

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:

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3 Know Your Obligations

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

Contribution	RM233.67 monthly
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Duration: Until the age of 47 years.

You also have to pay the following fees and charges:

Total Wakalah Fee	25.13% of total rider contribution or RM5,636.12
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Other Applicable Charges	Not applicable
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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.

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

Payor Waiver of Contribution of Death & TPD offers takaful protection for **8** 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 RM131.18 monthly, you will receive the following coverage/benefits.

Waiver of Contribution Benefit	Upon death or TPD of the participant, all future contribution payments will be waived (except for other waiver riders and Takaful Medical Plus, if any, which will be terminated) from the date the covered event occurs until the expiry date of this rider.
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Your rider **excludes:**

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

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

- a) Intentional self-inflicted death or 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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3 Know Your Obligations

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

Contribution **RM131.18** monthly

Duration: Until the age of 47 years.

You also have to pay the following fees and charges:

Total Wakalah Fee 25.13% of total rider contribution or **RM3,164.06**

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.