

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 24 Dec 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 e-Takaful Hayat?

e-Takaful Hayat offers takaful protection until age **70 years old**. It is a regular contribution family takaful plan that covers death, due to natural and accidental cause and compassionate benefit.

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Applicable Shariah concepts

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

2 Know Your Coverages/Benefits

As an illustration, for RM 33.00 monthly, you will receive the following family takaful coverages/benefits.

1	Death Benefit	RM 200,000.00, and accumulated PRF surplus, if any, will be payable.
2	Accidental Death Benefit	Additional 200% sum covered is payable, on top of the death benefit.
3	Compassionate Benefit	RM1,000
4	Surrender Benefit	Accumulated PRF surplus, if any, will be payable.

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 the issue date.
- * Accidental death that occurs directly or indirectly due to any of the following:
 - a) Intentional self-inflicted injury or death, 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/life-and-family/e-takaful-hayat>

3 Know Your Obligations

For your family takaful, you must pay a contribution of:

Contribution	RM 33.00 monthly
Duration: Until the age of 70 years.	
You also have to pay the following fees and charges:	
Stamp Duty	RM10 paid by us.
Wakalah Fee	25% of total contribution or RM 21,225.81
Other Applicable Charges	Not applicable

4 Other Key Terms

- * You must disclose all materials 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.
- * The contribution indicated is based on your attained age (age next birthday) at the commencement date. The contribution will increase on the 1st day of the next certificate year, in accordance to your attained age. Contribution rates are not guaranteed and we reserve the right to revise the contribution rates by giving 3-months prior notice.
- * 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.

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 have the right to cancel the certificate by giving a written instruction to us within 15 days after the 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. There will be no refund of contributions and no surrender value payable under the certificate, you may be entitled to accumulated PRF surplus, if any.