

PRODUCT DISCLOSURE SHEET	Etiqua Family Takaful Berhad ("Takaful Operator"/"We"/"Us"/"Our")
Please read this Product Disclosure Sheet before you decide to participate in e-CancerCare Takaful plan. Be sure to also read the general terms and conditions.	e-CancerCare Takaful
	<Date>

1. What is this product about?

e-CancerCare Takaful plan is a pure protection plan that covers early stage to advanced stage cancers, up to 20 years. This product does not provide any savings or investment elements.

2. What are the Shariah concepts applicable?

The obligation to pay contributions and receive benefits, are on the basis of Tabarru'. Tabarru' enables a Participant to fulfill an obligation of mutual help and joint guarantee.

We are appointed as the Takaful operator, under a Wakalah structure. A Wakalah structure is an agency relationship between two parties. The Wakalah fee is paid to Us to cover the costs of distributing and managing the plan.

The contribution less the Wakalah fee will be paid into the Participants' Risk Fund (PRF). Underwriting surplus arising within the PRF, may be distributed according to the surplus policy approved by Our Shariah committee. 50% of any distributed surplus will be shared amongst the participants with in force certificates, who have not made any claim within the financial year. The remaining 50% to be paid to Us for operating and managing the PRF, based on the contract of Ju'alah. Ju'alah is a wage contract that specifies the share of the distribution surplus from the PRF which is agreed between the Takaful Operator and Participants.

The distributed surplus shared to participants is accumulated within a segregated fund. 85% of any investment profits on the segregated funds will be shared amongst the participants with in force certificates, and the remaining 15% to be paid to Us, based on the contract of Mudarabah. Mudarabah is a mutual contract between Us and the participant for the investment profit or losses. The segregated fund is paid on expiry of the certificate, or should the participant requests at any time prior to expiry of the certificate, provided that the amount requested is at least RM 500.

3. What are the covers / benefits provided?

No.	Coverage / Benefit	Benefit Description
1	Early Stage Cancer Benefit	<p>If the person covered is diagnosed with any one of the early stage cancers and survives at least 30 days from the date of diagnosis, 30% of RM<sum covered> shall be payable. The list of early stage cancer is as below:</p> <ul style="list-style-type: none"> i) Carcinoma-in-situ ii) Early Bladder Cancer iii) Early Chronic Lymphocytic Leukemia iv) Early Prostate Cancer v) Early Thyroid Cancer <p>Early stage cancer benefit payment will reduce the sum covered by the same amount and it is payable once only.</p>
2	Major Cancer Benefit	<p>If the person covered is diagnosed with any one of the major cancers and survives at least 30 days from the date of diagnosis, RM<sum covered> shall be payable.</p> <p>In the event the early stage cancer has been claimed prior to it, then the major cancer benefit shall be reduced by payment made under early stage cancer benefit, which is 70% of RM<sum covered> shall be payable.</p> <p>The certificate will be terminated on payment of major cancer benefit, with no other benefits payable thereafter.</p>
3	Advanced Stage Cancer Benefit	<p>If the person covered is diagnosed with any one of the advanced stage cancers and survives at least 30 days from the date of diagnosis, 150% of RM<sum covered> shall be payable.</p> <p>In the event the early stage cancer has been claimed prior to it, then the advance stage cancer benefit shall be reduced by payment made under early stage cancer benefit, which is 120% of RM<sum covered> shall be payable.</p>

		The certificate will be terminated on payment of advanced stage cancer benefit, with no other benefits payable thereafter.
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Certificate term: <term> years.

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).

4. How much contribution do I have to pay?

The estimate contribution that you have to pay is RM <contribution> <mode: annually / monthly>. Contribution paying duration is <term> years based on the certificate term that you have selected.

The contribution indicated is based on your attained age (age next birthday) at the commencement date. The contribution may increase on the 1st day of the next certificate year, in accordance to your attained age. Please refer to marketing illustration for the contribution amounts of the subsequent certificate years. Contribution rates are non-guaranteed and We reserves the right to revise the contribution rate by giving 3-month prior notice.

All contribution (if applicable) will be subjected to relevant charges or taxes as deemed necessary by the Malaysia tax authorities. It is important to keep any receipt that you receive as proof of payment of contribution.

5. What are the fees and charges that I have to pay?

The Wakalah fee is a deduction of 25% from the contributions, and a fixed RM50 from the contributions per annum per certificate. The total Wakalah fee you have to pay is RM <total wakalah amount> or <total wakalah percentage>% of total contribution over <certificate term> years. There is no commission charged on this product, hence the entire Wakalah fee is paid to Us to cover for the management expenses of the plan.

6. What are some of the key terms and conditions that I should be aware of?

- a) Importance of Disclosure – To help Us make the right decision in accepting the risk and determining the rates and terms of your certificate, you are required to disclose all relevant information, including medical condition (if applicable) and age, correctly. If this information is withheld or found to be inaccurate, this will result in voidance of the contract, a claim not being paid, or terms and conditions of the certificate being changed.
- b) 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, regardless of any reason. We will cancel this certificate and refund the contribution paid. Please note that for the purpose of determining the period of 15 days, this certificate will be deemed to be returned to Us on the date We have received this certificate if personally delivered, or on the date of posting if this certificate is sent to Us by registered post or on the date of transmission if this certificate is electronically transmitted.
- c) Payment of a contribution must be received within the 31 days grace period from the date that the contribution is due. If a contribution due is not received within the grace period, your certificate will be lapsed.
- d) We shall pay the cancer benefit provided that the person covered survives at least 30 days from the date of diagnosis.

Note: This list is non-exhaustive. Please refer to the certificate for the full terms and conditions.

7. What are the major exclusions under this certificate?

No benefit is payable for early stage cancer, major cancer or advanced stage cancer occurring due to the following direct or indirect events or conditions:

- a) In the presence of Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS),
- b) If the signs or symptoms of the early stage, major cancer or advanced stage cancer occurred within 60 days of the certificate commencement date or latest reinstatement date.
- c) If arising directly or indirectly from a pre-existing illness (unless disclosed and accepted application),
- d) If resulting directly or indirectly from alcohol or drug abuse,
- e) If resulting directly or indirectly from radioactive contamination arising from fuel, weapons, waste or processing,
- f) If resulting from self-inflicted injury or attempted suicide, while sane,
- g) If resulting from illegal activities,
- h) Claim arising from or related to unreasonable failure to seek or follow medical advice and/or prescribed treatment, or unreasonable delay in seeking or following such medical advice and/or prescribed treatment.

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

8. Can I cancel my certificate?

If the written cancellation notice is received after the 15 day period, you are entitled to the accumulated distributed surplus, if any.

9. What do I need to do if there are changes to my contact details?

It is important that you inform Us of any changes in your contact details (including the nominee) to ensure that all correspondences reach you in a timely manner. Please write to Our postal address at Etiqa Family Takaful Berhad, Dataran Maybank, No 1, Jalan

Maarof, 59000 Kuala Lumpur; or by facsimile to 03 – 2297 3800, or e-mail at info@etiqa.com.my; or by calling 03 – 2297 3888; or Etiqa Online at 1300 13 8888.

10. Where can I get further information?

If you have any enquiries, or require further information, please contact Etiqa Online by calling 1300 13 8888, or write to Etiqa Family Takaful Berhad (199301011506), Dataran Maybank, No 1, Jalan Maarof, 59000 Kuala Lumpur; or by facsimile to 03–2297 3800, or e-mail at info@etiqa.com.my, or by calling 03 – 2297 3888, or visit www.etiqa.com.my. Etiqa Family Takaful Berhad is licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

11. Other similar types of Takaful cover available.

Please refer to Our website at www.etiqa.com.my for other similar types of cover available.

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this product disclosure sheet is valid as at **<issue date>**.