

PRODUCT DISCLOSURE SHEET

| | |
|---|---|
| <p>Please read this Product Disclosure Sheet before you decide to participate in the <i>BSN Credit Card-i Protector</i>. Be sure to also read the general terms and conditions.</p> | <p style="text-align: center;">PRUDENTIAL BSN TAKAFUL</p> <p style="text-align: center;"><i>BSN Credit Card-i Protector</i> <i>Group Family Term Takaful Plan</i> 01/02/2018</p> |
|---|---|

1. What is *BSN Credit Card-i Protector* about?

This is a single contribution group family term takaful plan that provides a yearly renewable takaful protection. It provides for a lump sum benefit upon your death or total and permanent disability during the term of the certificate.

2. What are the Shariah concepts applicable?

- Tabarru' - An arrangement where a portion of your contribution is donated into a fund to assist fellow participants in need through the benefits entitled to them.
- Wakalah Bil Ajr - An arrangement appointing us to manage the overall services provided under your Certificate. We will take a portion of your contribution in return of these services, which include commission and distribution related charge.

3. What are the covers / benefits provided?

This plan covers:

- Death - Credit Card-i Outstanding Balance, as defined below, up to RM 75,000 per life, subject to terms and conditions of the Master Certificate
- Total and permanent disability - Credit Card-i Outstanding Balance, as defined below, up to RM 75,000 per life, subject to terms and conditions of the Master Certificate
- Duration of the plan - 12 months from Date of Entry, shown on your Takaful Certificate, subject to terms and conditions of the Master Certificate

Note: Outstanding Balance is defined as the account balance under the covered Credit Card-i.

4. How much contribution do I have to pay?

The total contribution that you have to pay and the certificate terms may vary depending on our assessment of the risks involved:

- The estimated total contribution that you have to pay: RM 0.30 per RM 100.00 of closing balance.
- Contribution is paid monthly.
- It is important that any receipt that you receive should be kept as proof of payment of contributions.

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

| Type | Amount |
|------------------------|---|
| Upfront Wakalah Charge | 25% of gross monthly contribution or RM 0.75 out of RM 1000.00 closing balance. |

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

- Importance of disclosure - you must disclose all material facts such as medical condition, and state your age correctly.
- Free-look period - you may cancel your certificate by returning the certificate within 15 calendar days after the certificate has been delivered to you. We will refund the full contribution that you have paid.

Note:

This list is non-exhaustive. Please refer to the takaful certificate for the terms and conditions under this certificate.

7. What are the major exclusions under this certificate?

- Suicide – if death was due to suicide within 1 year, the benefit money will not be payable.
- Pre-existing condition – if death or total permanent and disability was due to pre-existing condition within 1 year, the benefit money will not be payable.

Note:

This list is non-exhaustive. Please refer to the takaful certificate for the full list of exclusions under this certificate.

8. Can I cancel my certificate?

Participating in a family takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period, your certificate may lapse.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

10. Where can I get further information?

Should you require additional information about family takaful, please refer to the *insuranceinfo* booklet on 'Family Takaful', available at all our branches or you can obtain a copy from our representative or visit www.insuranceinfo.com.my. If you have any enquiries, please contact us at:

Prudential BSN Takaful Berhad
Level 8A, Menara Prudential
No. 10 Jalan Sultan Ismail
50250 Kuala Lumpur
Tel.: 03 2053 7188
Fax: 03 2072 6188
Email: customer@prubsn.com.my

You can also log on to our website at www.prubsn.com.my

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 TAKAFUL CERTIFICATE AND DISCUSS WITH OUR REPRESENTATIVE OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 01/02/2018.