

PRODUCT DISCLOSURE SHEET



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.**

This PDS is for illustration purposes only and is based on a healthy 30-year old male non-smoker.

Date: <<Print Date>>

1 What is EZI Term?

EZI Term offers Takaful protection for **5** years. It pays a lump sum Death or Total and Permanent Disability (TPD) Benefit if you die or suffer TPD during the term of the Certificate. This plan is a pure protection plan and does not have any savings or investment elements.

Applicable Shariah concepts and type of fund(s):

- **Takaful** – Mutual assistance among the Participants to contribute to Participant Risk Fund (PRF) providing Takaful benefit payable to the Participants or beneficiaries on the occurrence of pre-agreed events.
- **Wakalah** – Appointment of representative to manage transaction on another person's behalf. In the Takaful contract, We will manage Your Takaful Certificate and charge You an upfront *Wakalah* Fee.
- **Tabarru'** – A sum amount of money being contributed by You to PRF based on the donation contract.
- **Qard** – An interest-free loan provided by Us in the event of deficit in the PRF. The loan will be repaid when the PRF returns to its surplus position.
- **Hibah** – A gift contract that is applicable through surplus sharing from the PRF to the eligible Participants.
- **Conditional Hibah** – A conditional gift where You agree to transfer ownership of the Takaful benefits payable to the nominee(s) upon Your death.
- **Ju'alah** – Reward given to Us based on the performance of the PRF, where the 50% of the net surplus (if any) will be shared with Us after the end of each financial year.
- **Participant Risk Fund (PRF)** – The Participants' holding account into which the *Tabarru'* shall be credited for the purpose of mutual assistance which will be used to help Participants in need.

2 Know Your Coverage/Benefits

As an illustration, for **RM 1,025.00** annually, you will receive the following Family Takaful **coverage/benefits**:

Death / TPD Benefits	RM 500,000
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Note:

- All benefits are payable from PRF and is guaranteed
- **Please refer to a sample Certificate for the full list of terms and conditions.**

The benefit(s) payable under eligible Certificate/product is (are) protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) brochure or contact Zurich Takaful Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Your Family Takaful **excludes**:

- Death - If due to suicide within 1 year
- TPD - Misuse of drugs or alcohol

Note: This list is **non-exhaustive**. You must refer to the Takaful Certificate for the full list of exclusions.

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



Call us at
1-300-888-622



Visit us at
<https://mya.zurich.com.my/rdt/ztezitem>



Email us at
callcentre@zurich.com.my

3 Know Your Obligations

For this Family Takaful, you must pay a Takaful contribution of:				
Contribution	RM 1,025.00 (annually)			
Duration: 5 years				
Contribution Mode: Annual				
The sample contribution amount is included in the Appendix for reference.				
You also have to pay the following fees and charges:				
Wakalah fee you have to pay is 25.32% or RM 1,297.50 of total Takaful contributions over 5 years.				
Wakalah fee	Certificate Year	Wakalah fee by percentage (%) of contribution made		Wakalah fee per certificate year based on contribution mode
		% of Contribution	Amount (RM)	Amount (RM)
	1	30.00%	307.50	50.00
	2 & onwards	20.00%	205.00	30.00
Commission	No commission will be payable under this Certificate.			
Other applicable charges	Tabarru' – the remaining balance of contribution after deducting <i>Wakalah</i> Fee will be allocated to PRF as <i>Tabarru'</i> . Reinstatement Fee – RM50. Tax - contribution and fees may subject to tax or other government levies, if applicable.			

4 Other Key Terms

- You must disclose all material facts such as medical condition (if any) and state your age correctly. Otherwise, you may risk having your claim rejected or Certificate terminated.
- Contribution, *Tabarru'* rates and other charges are not guaranteed. The contribution may vary depending on underwriting requirements.
- Contribution made beyond the grace period may result in Certificate lapse and may affect future benefit payouts.
- Grace Period: For Coverage Grace Period, You have 31 days from the due date to be covered for the loss occurred. While for Contribution Grace Period, You have 50 days from the billing date to make your contributions due. If due contribution is not made within this period, the Certificate will lapse.

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 within 15 days after your Certificate has been delivered to you. The contribution made (less any medical fee incurred) will be refunded to you.
- **Cancellation/Surrender:** After the free-look period, you may cancel your Certificate by giving a written notice to Us. However, there is no surrender value payable upon cancellation.

Zurich Takaful Malaysia Berhad [Registration No.200601012246 (731996-H)] is registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Appendix: Monthly Contribution of Plan 6 (Basic Sum Covered of RM 500,000) for Some Sample Ages

Entry Age (Last Birthday)	Monthly Contribution (RM)					
	Coverage Term					
	5 Years	10 Years	15 Years	5 Years	10 Years	15 Years
	Male			Female		
20	90.90	99.90	106.20	75.15	80.10	83.70
30	92.25	110.70	131.40	85.95	90.90	110.70
40	143.55	189.00	259.65	132.30	174.15	229.50
50	374.85	461.25	607.50	306.45	404.55	553.05