Please read this Product Disclosure Sheet before you decide to participate in Takaful *my*Lindung PA. Please be sure to also read the general terms and conditions.

1. What is this product about?

a. Takaful *my*Lindung PA ("this product") is exclusively designed for the customers of RHB Islamic Bank Berhad [200501003283 (680329-V)] and it is available via telemarketing only.

b. This product provides personal accident takaful to safeguard you and your family in the event of injuries, disability or death caused by an accident.

c. In addition, this product is extended to cover death due to COVID-19 and hospitalisation due to COVID-19 (stage 3 to 5) whilst in Malaysia.

2. What are the Shariah concepts applicable?

This product applies the following Shariah concepts:

a. **Hibah** refers to a transfer of ownership of an asset from a donor to a recipient without any consideration. Under this product, the benefits payable from General Takaful Fund ("GTF") is based on Hibah. The Nominee may receive the benefit payable under this product if the Nominee is a beneficiary under conditional Hibah.

b. **Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. Under this product, the participant allows Syarikat Takaful Malaysia Am Berhad ("We", "Us", "Our", or "Takaful Malaysia") to receive a portion of distributable surplus arising from the GTF as performance incentive for Takaful Malaysia's achievement in managing the GTF which results in the surplus.

c. **Qard** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. Under this product, Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.

d. **Tabarru'** means donation for charitable purposes. Under this product, the participant donates a portion of the contribution to the GTF to help other participants. Tabarru' takes into effect when the participant contributed to the GTF.

e. **Wakalah** refers to a contract where a party, as principal authorizes another party as his/her agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. Under this product, the participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive a Wakalah fee.

3. What are the coverage/benefits/plan provided?

There are four (4) types of coverage to choose from: -

i. Individual only;
ii. Individual & Spouse;
iii. Individual & Children; or
iv. Family (Individual, Spouse & Children).

There are six (6) plans with different Sum Covered available. Please refer to the Schedule of Benefits below.

No.	Schedule of Benefits	Sum Covered (RM)					
		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
1.	Death benefit due to COVID-19*	25,000	50,000	75,000	100,000	125,000	150,000
2.	Accidental Death Benefit	25,000	50,000	75,000	100,000	125,000	150,000
3.	Double Accidental Total and Permanent Disability Benefit	50,000	100,000	150,000	200,000	250,000	300,000
4.	Cash benefit due to COVID-19 (Stage 3 to 5)*	1,000	1,000	1,500	1,500	2,000	2,000
5.	Accidental Daily Hospital Income (per day up to 30 days per accident)*	50	100	150	200	250	300
6.	Renewal Bonus for No Claim	20% increase in Sum Covered for Accidental Death Benefit per Certificate Year, up to 100% (up to 5 Certificate Years)					

Notes:

a) *The coverage for Benefits No. 1, 4 and 5 are within Malaysia only.
b) The Sum Covered for a Child is fifty percent (50%) of the Sum Covered as stated in the Schedule of Benefits whereas the Sum Covered for Individual or Spouse (if applicable) will be one hundred percent (100%) of the Sum Covered as stated in the Schedule of Benefits.

c) Only one claim is payable under either Benefits No. 1, 2 or 3 for each Person Covered. For the avoidance of doubt, if a claim is payable under Benefit No. 1, any claim under Benefits No. 2 or 3 shall not be payable in respect of the same Person Covered.
d) In respect of Benefits No. 1 and 4, We shall not pay for any claim where:
   (i) The Person Covered's COVID-19 Test was conducted within the **Waiting Period** or prior to the Effective Date of Your Individual Certificate.
   (ii) The Person Covered was diagnosed with COVID-19 within the **Waiting Period**.

Waiting Period refers to the first fourteen (14) days from the Effective Date of Your Individual Certificate.

Below is the brief description of the benefits covered under this product:

No.	Schedule of Benefits	Brief Description (RM)
1.	Death benefit due to COVID-19	We will pay the Sum Covered if the Person Covered passed away due to COVID-19 whilst in Malaysia provided such death occurs within one hundred and eighty (180) days from the COVID-19 Test.
2.	Accidental Death Benefit	We will pay the Sum Covered if the Person Covered sustains Bodily Injury which resulted in death within twelve (12) months from the date of Accident.
3.	Double Accidental Total and Permanent Disability Benefit	We will pay the Sum Covered if the Person Covered sustains Bodily Injury which resulted in Total and Permanent Disablement ("TPD") within twelve (12) months from the date of Accident. TPD refers to any of the following listed conditions suffered by the Person Covered as a result of a Bodily Injury: a) total paralysis of whole body; b) amputation of two limbs at or above wrist or ankle; c) total paralysis of two limbs; and/or d) total and irrevocable loss of sight of one eye and loss by severance of one (1) limb at or above wrist or ankle. Such condition must continue uninterrupted for a period of six (6) months and certified by the Medical Practitioner to be beyond hope of recovery.
4.	Cash Benefit due to COVID-19 (Stage 3 to 5)	We will pay the Sum Covered if the Person Covered is Hospitalised in Malaysia due to COVID-19 positive stage three (3) to five (5). Only one (1) claim is payable on the same Person Covered under this Benefit for each Period of Takaful. The proof of claim must be submitted to Us and shall include COVID-19 Test result.
5.	Accidental Daily Hospital Income	We will pay the Sum Covered if the Person Covered is Hospitalised in Malaysia due to Bodily Injury up to a maximum of thirty (30) days per Accident and one hundred and twenty (120) days for each Period of Takaful.
6.	Renewal Bonus for No Claims	The Sum Covered for Accidental Death Benefit shall be increased by twenty percent (20%) of the Principal Sum Covered per Certificate Year upon each Certificate Anniversary up to a maximum of one hundred percent (100%) of the Principal Sum Covered provided: a) the Certificate is renewed continuously from the previous expiring Certificate Year without break; and b) no claim has been made by all the Person Covered during the previous Certificate Year.

The benefit(s) payable under eligible product is 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 Takaful Malaysia or PIDM (visit www.pidm.gov.my/en).

4. How much contribution do I have to pay?

The monthly contribution that you have to pay may vary depending on the plan that you have participated.

Monthly Contribution (Inclusive of 8% Service Tax)	(RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Individual	28.53	48.91	69.28	89.66	110.04	130.42
Individual & Spouse	48.91	87.62	126.34	154.87	193.58	232.30
Individual & Children	60.11	109.02	156.91	193.58	242.49	290.38
Family (Individual, Spouse & Children)	84.57	152.83	220.08	271.02	339.28	406.53

Notes:

a) In order to ensure continuous protection under this product, the contribution will be automatically deducted from your current account or savings account on a monthly basis. Renewal contributions are not guaranteed.
b) Only one (1) legal spouse is covered under the 'Participant & Spouse' and 'Family'.
c) When coverage for children is selected, we will cover all unmarried and unemployed children aged from thirty (30) days to eighteen (18) years old or twenty-three (23) years old if still pursuing full-time study up to maximum of three (3) children.
d) Only one (1) certificate will be issued regardless the number of Person Covered under the plan selected.

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

Type	Amount
Wakalah Fee	60% of total contribution of which: *(example: gross contribution is RM26.42 x 60% for Plan 1 – Individual = RM15.85)* i. Commission – 25% ii. Other expenses – 35%
Service Tax	8% of the contribution paid

Stamp duty of RM10.00 is payable by RHB Islamic Bank Berhad.

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

Some of the key terms and conditions that you should be aware of are:

a. Duty of disclosure - Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this Takaful). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with us. In addition to answering the questions in the Proposal Form (or when you apply for this Takaful), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.
b. Eligibility:
   a) To be eligible under this Takaful *my*Lindung PA, the person must be:
      (i) a Malaysian citizen; and
      (ii) a customer of RHB Islamic Bank Berhad.
   b) In addition to above, one must satisfy the following age requirements i.e. Age Next Birthday (ANB) on the Effective Date of the first Certificate Year:
      (i) minimum entry ANB for the Individual and Spouse is twenty-one (21) years old;
      (ii) maximum entry ANB for the Individual and Spouse is fifty-five (55) years old and renewable up to seventy (70) years old; and
      (iii) ANB for a Child is thirty (30) days up to eighteen (18) years old and financially dependent upon You. For a Child who is registered as a full-time student at a recognised educational institution and is not gainfully employed, the maximum allowable age will be twenty-three (23) years old.
c. Cash before Cover – Your coverage shall not be effective unless the contribution due has been paid.
d. Grace Period – You will have sixty (60) days from the contribution due date (inclusive) to pay each contribution due. If the contribution is not paid at the end of the grace period, your certificate will lapse and no coverage will be provided to you.
e. If an accident occurs which gives rise to a claim, you shall notify us immediately.

Note:
This list is non-exhaustive. Please refer to the master certificate for the full list of terms and conditions under this product.

7. What are the major exclusions under this product?

This product does not cover certain losses, such as:

a. Racing, speed-trial and testing of vehicles;
b. Pre-existing physical or mental illness;
c. Insanity, suicide (whether sane or insane), intentional self-inflicted injuries or any attempt thereat; and/or
d. Intoxication by alcohol or drugs.

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

8. Can I cancel my certificate?

You may cancel your certificate at any time by giving a written notice to us. If you cancel your certificate within free-look period (the first fifteen (15) days from the effective date of your certificate), you are entitled to a refund of the contribution paid. If you cancel after free-look period, your coverage will cease on the next contribution due date where you do not require to make any further contribution.

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

It is important that you update in *my*Takaful Customer portal or email us at telemarketing@takaful-malaysia.com.my of any changes in your contact details or in your life profile, including your occupation and personal pursuits which would affect the risk profile.

10. Where can I get further information?

If you would like to know more about this product, please contact us at:

Customer Service Unit (CSU)
Suite 1B-3A, Level 3A Block 1B,
Plaza Sentral, Jalan Stesen Sentral 5,
50470 Kuala Lumpur, Malaysia.
Tel: 1300-82-0022
Email: telemarketing@takaful-malaysia.com.my

11. Other type of similar cover available

Please refer to our website at www.takaful-malaysia.com.my/en.

IMPORTANT NOTE:

YOU ARE ADVISED TO NOTE THE TABLE OF BENEFITS FOR DEATH AND DISABILITY DUE TO ACCIDENT IN THE MASTER CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE CERTIFICATE THAT YOU HAVE PARTICIPATED. YOU SHOULD READ AND UNDERSTAND THIS PRODUCT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This product is managed by Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)] which is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at April 2025.