

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful plan. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 23/12/2025

1 What is Pos Tenang PTV?

Pos Tenang is a yearly renewable group takaful plan designed to provide takaful protection to you during the period of coverage in the event of death and medical reimbursement due to accident.

Applicable Shariah concepts

Tabarru'	This plan applies the Tabarru' (donation) concept, where the participant donates a portion of the contribution to the Participants' Risk Fund (PRF) to provide mutual aid and assistance to the participants in times of need.
Wakalah	This plan applies the Wakalah (agency) concept, where the participant appoints Us to manage and invest the Participants' Risk Fund (PRF), with a Wakalah fee deducted from each contribution. The participant also authorizes Us to delegate Our rights, duties and obligations to any third party as needed, while We remain fully liable to the participant.
Participants' Risk Fund (PRF)	After deducting the Wakalah fee, contributions are allocated to the Participants' Risk Fund (PRF). If there is a surplus from the Participants' Risk Fund at the end of the financially audited Takaful period corresponding to the Master Certificate, the surplus amount corresponding to the Master Certificate shall be retained in the Participants' Risk Fund. In the event of any deficit from the Participants' Risk Fund, such deficit will be first funded from the retained surpluses. If the Participants' Risk Fund is still in deficit, we shall arrange for interest-free loan (Qard Hasan) which will be paid by future surpluses from the Participants' Risk Fund.

2 Know Your Coverages/Benefits

As an illustration, covered members will receive the following family takaful coverage/benefits.		
1	Death	On death of the Person Covered, before the expiry of the coverage term, the Death Benefit will be payable in lump sum.
Supplementary Benefits		
1	Accidental Medical Reimbursement	<p>Upon receipt and approval of due proof that the Member who is also the Covered Member sustains an Injury, the Takaful Operator will reimburse the expenses incurred for medical, hospital and surgical treatments or services subject to the following conditions:</p> <p>a. Any amount to be made under this benefit, together with the reimbursement of expenses from any other sources, including but not limited to other Insurer/Takaful Operator and employee benefit provisions must not be more than the actual expenses incurred for which the claim is made, subject to the maximum Sum Covered on Accidental Medical Reimbursement Benefit</p> <p>b. Reimbursement of this benefit shall be payable only if such expenses incurred within twenty six (26) weeks from the date of Accident, provided that the first expense is incurred within fifteen (15) days after the date of Accident</p>

Note: Please refer to quotation and certificate for details on sum covered/benefit payable.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa Family Takaful Berhad or PIDM (visit www.pidm.gov.my).

The Accidental Medical Reimbursement Benefit does not cover any claims arising from or caused directly or indirectly due to any of the

- Participation in any criminal act, riot, civil commotion, insurrection, war (whether declared or not), revolution or any warlike operations, acts
- Self-inflicted injuries or suicide or attempted suicide, unless proven insane.

Note: This list is **non-exhaustive**. You must refer to the takaful certificate and supplementary contract, if any, 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/corporates/employee-benefits>

3 Know Your Obligations

For this family takaful, you must pay a contribution of:	
Contribution	<i>RM 50.00 (for one year cover)</i>
You also have to pay the following fees and charges:	
Stamp Duty	<i>RM 10.00 for master certificate only</i>
SST 8%	<i>Not applicable</i>
Wakalah Fee	<i>30% of contribution or RM 15.00 (included in the contribution)</i>
Commission	<i>10% of contribution or RM 5.00 (included in the contribution)</i>
Other applicable charges	Not applicable

4 Other Key Terms

1) You are required to disclose all the material facts such as historical claims experience, medical condition and the correct age of the covered members. Otherwise, it will result in voidance of certificate, a claim not being paid, or terms and conditions of the master certificate being changed. 2) Eligible age for member is from 21 to 45 years old, age next birthday. Maximum expiry age is 46 years old, age next birthday. 3) Duration of cover is for 1 year, renewable on a yearly basis (subject to renewal terms). 4) You are given a grace period of 60 days from the date the contribution is due. If we do not receive your contribution within the grace period, your contract may be terminated. 5) We reserve the right to vary the terms and provisions of this certificate on any certificate renewal date. 6) You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
Note: This list is non-exhaustive . You should refer to the certificate for the full list of terms and conditions.

5 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 by returning the certificate within 15 days after the certificate has been received by you. The contributions and other fees and charges that you have paid will be refunded to you.
- **After free-look period:** You may cancel your certificate or the takaful cover on any of the covered member by giving not less than 30 days written notice. You shall remain liable to pay the full contribution for the takaful cover that was provided prior to cancellation date.