PRODUCT DISCLOSURE SHEET

Sun Life Malaysia Assurance Berhad
Registration Number: 199001005930 (197499-U)

Dear «LIFE ASSURED»
This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.
Other customers have read this PDS and found it helpful**; you should read it too.**

Product Name: Credit Protector Plus (This is an insurance product) **Printed date: «PrintDate»**

1. What is Credit Protector Plus?

Credit Protector Plus is offered to credit card holders of CIMB Bank Berhad ("master policy owner"). This is a non-participating yearly renewable term life insurance plan that provides insurance benefits for you as the principal cardholder ("life assured") from any of the covered events during the term of the coverage. Upon claim, the insurance benefit will be payable to the master policy owner to offset against the total outstanding balance of the enrolled credit card.

2. Know Your Coverage

As an illustration, for premium **<refer to Section 3 "Know Your Obligations">** (inclusive of service tax, if any), you will receive the following insurance **coverage**:

Events	Benefits payable
• Death benefit • Total and permanent disability (TPD) benefit • Critical illness (CI) benefit	• The **sum assured*** less any unpaid premium based on total outstanding balance at the date of the covered event. • The critical illness covered under CI benefit includes: 1. Cancer 2. Stroke 3. Heart attack **Note:** This is not a complete list. Please read the master policy and the Appendix - Listing of Critical Illnesses for details on the critical illness covered.
Coverage duration	Monthly renewable up to age 65 **Note:** The insurance coverage will start upon the activation date of the CIMB Bank credit card.

Note(*): The sum assured is equal to the life assured's credit card's total outstanding balance at the date of the covered event, but not more than the card's credit limit and subject to a maximum payment of RM150,000 on the same life. If multiple covered events occur, the amount payable will be the sum assured as of the earliest occurrence of the covered event.

The total outstanding balance shall mean the last statement balance, plus the outstanding balance for credit card services (example: Cash Lite, Instalment Payment Plan, Flexi Payment Plan, balance conversion and/or any other services that may be introduced in future) to the life assured's credit card account transacted prior to the covered event.

The benefit(s) payable under eligible certificate/policy/contract is(are) protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Assurance Berhad or PIDM (visit www.pidm.gov.my).

Your life insurance **excludes:**

- Suicide - if death was due to suicide within **1** year from the certificate commencement date, the certificate will be terminated and no death benefit will be payable.
- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition within 12 months from the certificate commencement date).

Note: This list is **non-exhaustive**. You must refer to the master policy and/or certificate of insurance documents for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:

Call us at:	Visit our website at:	Email us at:	For claim related:
1300-88-5055	https://www.sunlifemalaysia.com	wecare@sunlifemalaysia.com	https://www.sunlifemalaysia.com/client-care/make-a-claim.

3. Know Your Obligations

For your life insurance, you must pay the premium of:	
Monthly premium (inclusive of service tax, if any)	**RM 0.60 per RM100** on the monthly CIMB Bank credit card total outstanding balance as of the credit card statement date.
Contribution duration	Monthly renewable up to age 65
You also have to pay the following fees and charges:	
Stamp duty	**RM10.00.** This amount will be borne by us.
Commission	**10% of monthly premium paid** throughout the certificate term.
Service tax	**Not applicable.**

Example:

Statement balance as of credit card statement date on 21st March - (A) : RM1,523
Outstanding balance on credit card services - (B) : RM2,000
Total outstanding balance - (C) = (A) + (B) : RM3,523
Credit Protector Plus premium charge in the same credit card statement : RM3,523 x (RM0.60 / RM100) = **RM21.14**

Commission (forms part of the premium) : 10% x RM21.14 = **RM2.11**

4. Other Key Terms

- **Importance of disclosure** – You must disclose all material facts such as the medical condition and the age or date of birth correctly. If the certificate of insurance is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your above duty of disclosure continues until the certificate is issued.
- **Changes to contact details/personal details** – It is important that you inform us of any changes in your contact details to ensure that all future correspondences reach you in a timely manner.
- **Grace period** – You are given a grace period of 30 days from the premium due date to pay each premium due, during which insurance coverage will remain in force. If you do not pay the premium at the end of grace period, the insurance coverage will end.
- **Survival period** – Survival period of 30 days from date of diagnosis of critical illness for the life assured. Survival period will not be applicable to critical illnesses in which life assured had actually undergone the surgical/medical procedure, i.e., coronary artery disease requiring surgery, and major organ transplant.
- **Waiting period** – Waiting period of 30 days from commencement date is applicable to all critical illnesses with exception to cancer, coronary heart disease requiring surgery, heart attack and serious coronary artery disease which shall be subject to 60-day waiting period.

Note: This list is **non-exhaustive**. Please refer to the master policy and/or certificate of insurance documents for the full list of terms and conditions under this plan.

? 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 of insurance within 15 calendar days from the date of its delivery. The premium paid without interest will be refunded to you.
- **Written notice** – You may cancel your certificate of insurance at any time by giving written notice to the master policy owner. Once the certificate of insurance is surrendered or in the event that you decide to cancel your CIMB Bank credit card, no cash surrender value will be payable. All the benefits and rights under the certificate of insurance will end.

Important Note:
Buying life insurance policy is a long-term financial commitment. You must choose the type of policy that best suits your personal circumstances. You should read and understand the insurance policy and discuss with the bank's authorised representatives or contact us directly for more information.

This plan is underwritten by Sun Life Malaysia Assurance Berhad <Registration Number: 199001005930 (197499-U)>, an insurer regulated by Bank Negara Malaysia and licensed under the Financial Services Act 2013.

This plan is distributed by CIMB Bank Berhad 197201001799. CIMB Bank Berhad is co-located at 17th Floor Menara CIMB, No 1 Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

APPENDIX - LISTING OF CRITICAL ILLNESSES

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1. The 36 covered critical illnesses are listed as below:

- Alzheimer's Disease/Severe Dementia
- Bacterial Meningitis
- Benign Brain Tumor
- Brain Surgery
- Cancer
- Cardiomyopathy
- Chronic Aplastic Anemia
- Coma
- Coronary Artery By-Pass Surgery
- Deafness – Permanent and Irreversible
- Encephalitis
- End-Stage Liver Failure
- End-Stage Lung Disease
- Full-Blown AIDS
- Fulminant Viral Hepatitis
- Heart Attack
- Heart Valve Surgery
- HIV Infection due to Blood Transfusion
- Kidney Failure
- Loss of Independent Existence
- Loss of Speech
- Major Head Trauma
- Major Organ/Bone Marrow Transplant
- Medullary Cystic Disease
- Motor Neuron Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
- Parkinson's Disease
- Primary Pulmonary Arterial Hypertension
- Serious Coronary Artery Disease
- Stroke
- Surgery to Aorta
- Systemic Lupus Erythematous with Severe Kidney Complications
- Terminal Illness
- Third Degree Burns

Please refer to the master contract documents for complete list of definitions.