PRODUCT DISCLOSURE SHEET

Sun Life Malaysia Takaful Berhad
Registration Number: 200501012215 (689263-M)

Dear <PERSON COVERED>,
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.**

Product Name: Credit Protector Plus-i (This is a takaful product) **Printed date: <PrintDate>**

1 What is Credit Protector Plus-i?

Credit Protector Plus-i is offered to credit card holders of CIMB Islamic Bank Berhad ("master contract holder"). This is a family takaful term plan with surplus sharing that provides takaful benefits for you as the principal cardholder ("person covered") from any of the covered events during the term of the coverage. Upon claim, the takaful benefit will be payable to the master contract holder to offset against the total outstanding balance of the enrolled credit card.

Shariah principles:
- Between participants of the takaful fund for mutual financial assistance under tabarru' (voluntary contribution) principle.
- Between the takaful operator ("Sun Life Malaysia Takaful Berhad") and master contract holder in managing the takaful funds under wakalah (appointment of agent/representatives) principle.

2 Know Your Coverage

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

Events	Benefits payable
• Death benefit • Total and permanent disability (TPD) benefit • Critical illness (CI) benefit	• The sum covered* less any unpaid contribution 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 contract and the Appendix - Listing of Critical Illnesses for details on the critical illness covered.
Coverage duration	Monthly renewable up to age 65. **Note:** The takaful coverage will start upon the activation date of the CIMB Islamic Bank credit card.

Note (*):The sum covered is equal to the person covered'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 per person covered. If multiple covered events on death/TPD/CI occur, the amount payable will be the sum covered as at the earliest occurrence of the covered event submitted.

The total outstanding balance shall mean the last statement balance, plus the outstanding balance for Islamic credit card services (example: Cash Lite-i, Instalment Payment Plan, Flexi Payment Plan-i, balance conversion-i and/or any other services that may be introduced in future) to the person covered's Islamic 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 Takaful Berhad or PIDM (visit www.pidm.gov.my).

Your family takaful **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 participating in this plan (i.e. pre-existing condition)

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

If you have any questions or require assistance on your family takaful, 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 family takaful, you must pay the takaful contribution of:	
Monthly contribution (inclusive of service tax, if any)	**RM0.60 per RM100** on the monthly CIMB Islamic 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.
Wakalah fee	**60%** of monthly contribution payable throughout the certificate term.
Commission	**10%** of monthly contribution payable throughout the certificate term.
Service tax	**Not applicable.**
Other applicable charges	Tabarru' - The deducted tabarru' is to cover the cost of the covered benefit.
Our share of surplus in participants' tabarru' fund, as incentive, if any	50% of the declared surplus, determined each financial year.

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-i contribution charge in the same credit card statement	: RM3,523 x (RM0.60 / RM100) = **RM21.14**
Wakalah fee	: 60% x RM21.14 = **RM12.68**
Commission	: 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 state the age or date of birth correctly. If the certificate of takaful 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 of takaful 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.
- **Survival period** – Survival period of 30 days from date of diagnosis of critical illness for the person covered. Survival period will not be applicable to critical illnesses in which person covered 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 a 60-day waiting period.

Note: This list is **non-exhaustive**. Please refer to the master contract and/or certificate of takaful 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 takaful within 15 calendar days from the delivery date of the certificate of takaful. We shall refund the full contribution paid less any expenses we incurred for any medical underwriting required for the issuance of the certificate of takaful.
- **Written notice** – You may cancel your certificate of takaful at any time by giving written notice to the master contract holder. Once the certificate of takaful is surrendered or in the event that you decide to cancel your CIMB Islamic Bank credit card, no cash surrender value will be payable. All the benefits and rights under the certificate of takaful will end.

Important Note:
Participating in a family takaful plan is a long-term financial commitment. You must choose the type of plan that best suits your personal circumstances. You should read and understand the takaful certificate documents and discuss with our authorised representative or contact us directly for more information.

This plan is managed by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator regulated by Bank Negara Malaysia and licensed under the Islamic Financial Services Act 2013.

This plan is distributed by CIMB Islamic Bank Berhad 200401032872. CIMB Islamic Bank Berhad is located at 17th Floor Menara CIMB, No 1 Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur.

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APPENDIX - LISTING OF CRITICAL ILLNESSES

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 ByPass 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.