

Dear sample pc

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: Group Mortgage Reducing Term Takaful (MRTT 2015) (This is a takaful product)

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1 What is Group Mortgage Reducing Term Takaful (MRTT 2015)?

Group Mortgage Reducing Term Takaful (MRTT 2015) is offered to all financing customers/loan borrowers of CIMB Islamic Bank Berhad and CIMB Bank Berhad ("master contract holder") who is signing up for housing financing. It is a single contribution plan which provides death, total and permanent disability (TPD) or accidental death/TPD coverage. In the event of death or TPD during the coverage period, the reducing takaful benefit will be payable to the master contract holder to offset against the outstanding financing/loan balance.

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 participants in managing the takaful funds under the wakalah (appointment of agents/representatives) principle.
- Between the Takaful Operator and participants in managing the participant account under the mudharabah principle.

2 Know Your Coverage

As an illustration, for single contribution of **RM21,125.00** (inclusive of service tax, if any), you will receive the following takaful coverage:

Death benefit	• RM521,125.00* or the value of participant's account, whichever is higher.
Total and permanent disability (TPD) benefit	• RM521,125.00* or the value of participant's account, whichever is higher. • TPD benefit will cease on the certificate monthly anniversary immediately following the person covered's 65th birthday and the maximum aggregate amount payable on TPD benefit under the certificate and all other individual and group contracts/certificates issued by us shall not exceed RM8,000,000.
Final benefit	• The value of the participant's account (if any) shall be payable. Please refer to the product illustration.
Coverage duration	• 30 years.

Note (*): This is the initial sum covered for death and TPD. The sum covered will reduce on monthly basis. The reducing sum covered for death benefit at the end of each certificate year is provided in the illustration. The reducing sum covered for TPD benefit shall be the reducing sum covered for death benefit or the initial TPD sum covered, whichever is lower.

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 the value of the participant's account (if any) as at the date of death will be paid.
- Medical conditions that you had, or had symptoms of, before buying the plan (i.e. pre-existing condition within 12 months from the commencement date).

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

If you have any questions or require assistance on your family takaful, you can:



Call us at:
1300-88-5055



Visit our website at:
<https://www.sunlifemalaysia.com>



Email us at:
wecare@sunlifemalaysia.com



For claim related:
<https://www.sunlifemalaysia.com/client->

3 Know Your Obligations

For this family takaful, you must pay the takaful contribution of:

Single contribution (inclusive of service tax, if any)	RM21,125.00
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You also have to pay the following fees and charges:

Stamp duty	RM10.00. This amount will be borne by us.
Wakalah fee	43% of single contribution or RM9,083.75
Commission	10% of total premium paid throughout the policy term or RM2,112.50.
Service tax	Not applicable.
Other applicable charges	• Tabarru' • Surrender charge - RM50 or value of participant's account, whichever is lower. Please refer to the product illustration for further details.
Our share of investment profit in participant's account, if any	10% of investment profit, determined annually.
Our share of surplus in participants' tabarru' fund, if any	50% of surplus, determined annually.

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 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 is issued.
- **Nomination** – You may nominate a nominee and ensure that your nominee is aware of the plan that you have participated.
- **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.

Note: This list is **non-exhaustive**. Please refer to the master contract or certificate of takaful document 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 of takaful within 15 calendar days from the date of its delivery. The contribution received less any medical expenses incurred will be refunded to you.
- **Written notice** - Upon termination of the financing facility, you can continue the takaful coverage or cancel your certificate of takaful at anytime, by giving written notice to master contract holder. Once the certificate of takaful is surrendered, the cash value (if any) less any surrender charge will be payable to you. The amount payable will be less than the contribution paid and all the benefits and rights under the certificate of takaful will end.

Important Note:

Participating in a family takaful contract 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 contract and discuss with your authorised representative at the bank 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 Islamic Financial Services Act 2013.

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