

PRODUCT DISCLOSURE SHEET



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

Dear LA

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: Xpress Cash Protector-i (This is a takaful product)

Printed date: 10 Nov 2025

1 What is Xpress Cash Protector-i?

Xpress Cash Protector-i Plan is offered to the financing customers of CIMB Islamic Bank Berhad ("master contract holder") who are signing up for Xpress Cash Financing-i financing facilities. This is a single contribution plan which provides death and total and permanent disability (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 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 master contract holder in managing the takaful funds under the wakalah (appointment of agents/representatives) principle.

2 Know Your Coverage

As an illustration, for single contribution of **RM68.00** (inclusive of service tax, if any), you will receive the following takaful coverage:

Death benefit	• RM10,000.00*
Total and permanent disability (TPD) benefit	• RM10,000.00* • TPD benefit will expire on the certificate monthly anniversary immediately following your 65th birthday and the maximum aggregate amount payable on TPD benefit payable to you under this certificate and all other individual and group contracts/certificates by us is limited to RM2,000,000.
Coverage duration	4 year(s).

Note (*): This is the initial sum covered for death and TPD benefit. The sum covered will reduce on monthly basis. Please refer to the master contract document for further information on the reducing sum covered.

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 proportion of tabarru' for the remaining coverage period will be payable.

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.co>



Email us at:
wecare@sunlifemalaysia.com



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

3 Know Your Obligations

For your family takaful, you must pay the takaful contribution of:	
Takaful contribution (inclusive service tax, if any)	RM68.00
You also have to pay the following fees and charges:	
Stamp duty	RM10.00. This amount will be borne by us.
Wakalah Fee	55.00% of single contribution or RM37.40.
Commission	10.00% of total contribution paid throughout certificate term or RM6.80.
Service tax	Not applicable
Other applicable fees	• Tabarru' - The deducted tabarru' is to cover the cost of the covered coverage.

4 Other Key Terms

- **Importance of disclosure** - You must disclose all material facts such as 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 all facts that you know to be relevant to us and not 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 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 date of its delivery. The contribution received without less any medical expenses incurred will be refunded to you.
- **Written notice** - Upon termination of the financing facility, 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, no cash value will be payable to you 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 underwritten by Sun Life Malaysia Takaful Berhad <Registration Number: 200501012215 (689263-M)>, a takaful operator regulated by Bank Negara Malaysia and registered 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.