

Dear SAMPLE

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: Group Amanah Saham Assurance (GASA 2014) (This is an insurance product)

Printed date: 26 Dec 2025

1 What is Group Amanah Saham Assurance (GASA 2014)?

Group Amanah Saham Assurance (GASA 2014) is offered to the borrowers of CIMB Bank Berhad ("master policy owner") who are signing up for the Amanah Saham loans. This is a non-participating single premium plan which provides death and total and permanent disability (TPD) coverage. In the event of death or TPD during the coverage period, the reducing sum assured will be payable to the master policy owner to offset against the outstanding loan balance.

2 Know Your Coverage

As an illustration, for single premium of **RM19,955.00** (inclusive of service tax, if any), you will receive the following insurance **coverage**:

Death benefit	• RM500,000.00*
Total and permanent disability (TPD) benefit	<ul style="list-style-type: none"> • RM500,000.00* • TPD benefit will expire on the certificate monthly anniversary immediately following your 65th birthday and the total of the TPD benefit payable to you under this certificate and all other individual and group policies/certificates issued shall not exceed RM8,000,000.
Coverage duration	30 years.

Note (*): This is the initial sum assured for death and TPD. The sum assured will reduce on monthly basis. The reducing sum assured for death benefit at the end of each certificate year is provided in the illustration. The reducing sum assured for TPD benefit shall be the reducing sum assured for death benefit or the initial TPD sum assured, 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 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 the premium paid without interest will be refunded.
- Medical conditions that you had, or had symptoms of, before buying this 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 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:
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-care/make-a-claim>.

3 Know Your Obligations
For your life insurance, you must pay the premium of:

Single premium (inclusive of service tax, if any)	RM19,955.00
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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.
Commission	10.00% of total premium paid throughout the certificate term or RM1,995.50. Please refer to the sales illustration for further details.
Service tax	Not applicable.

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.
- Nomination** – You may nominate a nominee and ensure that your nominee is aware of the plan that you have purchased.
- 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.
- Termination of certificate in the event recall, cancellation, withdrawal and/or suspension of the Amanah Saham Bumiputera Financing ("the Facility")** – Your certificate of insurance will be terminated as notified by master policy owner upon recall, cancellation, withdrawal and or suspension of the Facility by the master policy owner in accordance with the financing term and conditions taken by you ("the Termination of Facility") where you have acknowledged and agreed that the certificate of insurance will end upon the Termination of the Facility. In this circumstance, we will pay the master policy owner the cash value towards payment of the actual outstanding amount payable under the Facility. If the cash value is more than the actual outstanding amount, the balance of any cash value will be paid to you.

Note: This list is **non-exhaustive**. Please refer to the master policy 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 received less any medical expenses incurred will be refunded to you.
- Written notice** - Upon termination of the loan facility, 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, the cash value (if any) will be payable to you. The amount payable will be less than the premium paid and 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 plan that best suits your personal circumstances. You should read and understand the insurance policy and discuss with your authorised representative at the bank 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.