

Dear SAMPLE

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 Term Financing Takaful (GTFT 2015) (This is a takaful product)

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1 What is Group Term Financing Takaful (GTFT 2015)?

Group Term Financing Takaful (GTFT 2015) is offered to the financing customers of CIMB Islamic Bank Berhad ("master contract holder") who are signing up for Commodity Murabahah Term Financing-i. 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 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 **RM22,960.00** (inclusive of service tax, if any), you will receive the following takaful coverage:

Death benefit	<ul style="list-style-type: none"> • RM522,960.00*
Total and permanent disability (TPD) benefit	<ul style="list-style-type: none"> • RM522,960.00* • 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 covered for death and TPD benefit. The sum covered will reduce on monthly basis. The reducing sum covered at the end of each 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 cash value as at the valuation date of death will be payable.
- Medical conditions that you had, or had symptoms of, before participating in 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 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-care/make-a-claim>

3 Know Your Obligations

For your family takaful, you must pay the takaful contribution of:	
Single contribution (inclusive of service tax, if any)	RM22,960.00
You also have to pay the following fees and charges:	
Stamp duty	RM10.00. This amount will be borne by us.
Wakalah fee	46.00% of single contribution or RM10,561.60.
Commission	10.00% of total contribution paid throughout the certificate term or RM2,296.00. Please refer to the product illustration for further details.
Service tax	Not applicable.
Other applicable fees	• 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 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.
- **Termination of certificate in the event recall, cancellation, withdrawal and/or suspension of the Term Financing-i ("the Facility")** – Your certificate of takaful will be terminated as notified by master contract holder upon recall, cancellation, withdrawal and or suspension of the Facility by the master contract holder 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 takaful will end upon the Termination of the Facility. In this circumstance, we will pay the master contract holder 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.
- **Surplus distribution in participants' tabarru' fund** - Any surplus that will be shared out to you will be credited to your financing account maintained with the master contract holder to offset the financing balance. However, if the financing amount has been fully settled and you have chosen to continue the takaful coverage until the expiry of the takaful term, the surplus will be paid to you.

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 less any medical expenses incurred will be refunded to you.
- **Written notice** - Upon termination of the loan 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, the cash value (if any) 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.