

PRODUCT DISCLOSURE SHEET



Registration Number: 200501012215 (689263-M)

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 Level Term Takaful (MLTT 2025) (This is a takaful product)

Printed Date: 01 Apr 2026

1 What is Group Mortgage Level Term Takaful (MLTT 2025)?

Group Mortgage Level Term Takaful Plan (MLTT 2025) is offered to all financing customers of CIMB Islamic Bank Berhad ("master contract holder") who are signing up for housing financing. This is a single contribution plan which provides death, total and permanent disability (TPD) coverage and accidental death / TPD benefits. In the event of death or TPD during the coverage period, the sum covered 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 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 Benefits

As an illustration, for single contribution of **RM32,525.00** (inclusive of service tax, if any) you will receive the following family takaful **benefits:**

Death benefit	• RM532,525.00
Total and permanent disability (TPD) benefit	• RM532,525.00 • TPD benefit will cease on the certificate monthly anniversary immediately after the person covered 70th birthday.
Accidental death/TPD benefit	• RM53,252.00 • Accidental death/TPD benefit is payable in addition to the death/TPD benefit. This benefit will cease on the certificate monthly anniversary immediately after the person covered 70th birthday.
Final benefit	• The value of the participant's account (if any) will be payable. Please refer to the product illustration.
Coverage duration	• 30 years

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 commencement date, your nominee will receive the value of participant's account (if any).
- Medical conditions that you had, or had symptoms of, before participate 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 c 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 this family takaful, you must pay a takaful contribution of:

Takaful single contribution (inclusive of service tax, if any)	RM32,525.00
You also have to pay the following fees and charges:	
Stamp duty	RM10.00. This amount will be paid by us on your behalf.
Service tax	Not applicable.
Wakalah fee, commission and tabarru'	Please refer to the illustration table.
Our share of surplus in participants' tabarru' fund (if any)	50% of surplus, determined annually.
Our share of investment profit in participant's account (if any)	10% of the investment profit.

PRODUCT DISCLOSURE SHEET



Registration Number: 200501012215 (689263-M)

4 Other Key Terms

- **Importance of disclosure** – you must disclose all material facts such as medical condition, and state your age or date of birth correctly.
- **Nomination** – You may nominate a nominee and ensure that your nominee is aware of the takaful 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 takaful coverage?

Yes, you may cancel your certificate by giving a written notice to us.

- **Free look period** – You may cancel your certificate by giving us notice in writing within 15 calendar days from the date of delivery of the certificate. We shall refund the contribution that you have paid, less any expenses incurred by us for any medical underwriting required.
- **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 value of participant's account (if any) will be payable, all the benefits and rights under the certificate of takaful will end.

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 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 co-located at 17th Floor Menara CIMB, No 1 Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur.