

PRODUCT DISCLOSURE SHEET



Family Takaful

Date: 20/11/2025

Dear Customer,

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.**

1 What is Mawaddah II?

Mawaddah II offers takaful protection for **49** years. It is a regular contribution family takaful plan that covers death and Total & Permanent Disability (TPD).

Applicable Shariah concepts

Tabarru', Wakalah, Ju'alah, Mudarabah and Hibah are the Shariah concepts applicable to this plan. Please refer to the certificate for more details of the Shariah concepts.

2 Know Your Coverages/Benefits

As an illustration, for RM RM 185.99 monthly, you will receive the following family takaful coverages/benefits.	
1	Death Benefit 1) RM 300,000.00 ; or 2) Total contribution received by us; whichever is higher, and 3) Accumulated Participant's Risk Fund (PRF) surplus, if any.
2	TPD Benefit 1) RM 300,000.00 ; or 2) Total contribution received by us; whichever is higher, and 3) Accumulated PRF surplus, if any. payable for TPD that occurs prior to the 69 th birthday of the person covered. Note: The TPD benefit amount payable is subject to RM2mil from all certificates with us.
3	Accidental Death Benefit 1) Accidental death that occurs in Malaysia: Additional 200% of the sum covered. 2) Accidental death that occurs overseas (within 60 consecutive days from the date of departure from Malaysia as the origin country of departure): Additional 300% of the sum covered. Note: The coverage expires at the 69th birthday of the person covered.
4	Compassionate Benefit RM3,000 upon death, or TPD prior to the 69 th birthday of the person covered.

Reminder: Please refer to the marketing illustration for details of this product. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact us or PIDM (visit www.pidm.gov.my).

Your family takaful **excludes**:

- * Suicide - if death was due to suicide while sane within 1 year from issue date or latest reinstatement date.
- * Non-accidental death or TPD within 2 years from the issue date.
- * TPD or accidental death that occurs directly or indirectly due to any of the following:
 - Intentional self-inflicted injury, death, suicide or attempted suicide, while sane;
 - Participation in any criminal or illegal act, strike, riot, terrorism or civil commotion.

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

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

 Contact us at 1-300-13-8888 (Etiqa Online)	 Visit us at this website ¹	 Email us at info@etiqa.com.my	 Scan the QR code
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¹<https://www.etiqa.com.my/life-and-family/mawaddah-ii-takaful>

3 Know Your Obligations

For your family takaful, you must pay a contribution of:	
Contribution	RM 185.99 monthly
Duration: Until the age of 80 years	
You also have to pay the following fees and charges:	
Stamp Duty	RM10 will be paid by us
Total Wakalah Fee	11.30% of total contribution or RM 84,476.85
Other Applicable Charges	
a) Sales & Service Tax (SST)	RM 14.88

4 Other Key Terms

- * You must disclose all material facts such as medical condition and state your age correctly to help us make the right decision in accepting the risk and determining the rates and terms of your certificate. Otherwise, you may risk having your certificate voided, your claim rejected or terms and conditions of the certificate being changed.
- * You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
- * Grace period – The additional period of time that is provided for you to pay the contribution due. The grace period under this certificate is 31 days from the date the contribution is due.

Note: This list is **non-exhaustive**. You should refer to the certificate 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 by returning the certificate to us within 15 days after your certificate has been delivered to you. The contributions that you have paid (less any medical examination fee incurred) will be refunded to you.
- **After free look period:** You may cancel your certificate by returning the certificate to us with a written surrender request. Accumulated PRF surplus, if any, will be payable to you.

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

- I acknowledge that Etiqa Family Takaful Berhad has provided me with a copy of the Product Disclosure Sheet (PDS) for Mawaddah II.
- I have read and understood the key information contained in this Product Disclosure Sheet (PDS) for Mawaddah II.

* A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

Name:

Date: