Product Disclosure Sheet

Takaful myLindung PA

TAKAFULmalaysia

Dear Customer,
This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident takaful.
Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 1 January 2026

1 What is Takaful myLindung PA?

Takaful myLindung PA is a telemarketing product exclusively designed for the customers of RHB Islamic Bank Berhad [200501003283 (680329-V)] which provides compensation in the event of injuries, disabilities or death caused solely by accidental means.

Applicable Shariah Concepts:

- **Hibah** refers to transfer of ownership of an asset from a donor to a recipient without any consideration. The benefits payable from General Takaful Fund (GTF) is based on Hibah.
- **Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. The participant allows Syarikat Takaful Malaysia Am Berhad (Takaful Malaysia) to receive a portion of the distributable surplus arising from the GTF as a performance incentive.
- **Qard** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- **Tabarru'** refers to a donation for charitable purposes. The participant donates a portion of the contribution to the GTF to help other participants.
- **Wakalah** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. The participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive the Wakalah fee.

2 Know Your Coverage

As an illustration, for **RM45.29** monthly (for Plan 2), you will receive the following standard personal accident takaful certificate **coverage**:

This standard certificate **covers**:

Benefits	Sum Covered (RM)
Death benefit due to COVID-19 (within Malaysia)	**50,000**
Accidental Death Benefit	**50,000**
Double Accidental Total and Permanent Disability Benefit	**100,000**
Cash benefit due to COVID-19 (Stage 3 to 5) (within Malaysia)	**1,000**
Accidental Daily Hospital Income (per day up to 30 days per accident) (within Malaysia)	**100**
Renewal Bonus for No Claim	**20% increase in Sum Covered for Accidental Death Benefit per Certificate Year, up to 100% (up to 5 Certificate Years)**

This certificate **excludes:**

- Hazardous activities e.g. sky diving, cliff diving, and bungee jumping;
- Pre-existing conditions;
- Any consequence arising from committing or attempting any unlawful or criminal act;
- Nuclear and/or war related risks;
- Hazardous occupation e.g. armed forces, policeman, firemen, pilots, aviation/ship crews, logging workers, miners; and/or
- Suicide/self-inflicted injury.

Note: This list is **non-exhaustive**. Please refer to the certificate for the full list of exclusions under this certificate.

By paying additional contribution, you can expand the coverage to include your family members.

- Only one (1) legal spouse is covered under this product.
- For child, the sum covered for Accidental Death and Accidental Permanent Disability is fifty percent (50%) of the sum covered shown above.
- Maximum three (3) children under the product and the age limit for children is within thirty (30) days to eighteen (18) years or twenty-three (23) years if he is in full-time tertiary institution and is not gainfully employed.

Note: The list above is **non-exhaustive**. Please refer to the certificate for the full list of terms and conditions under this certificate.

The duration of coverage is monthly and renewable up to your age of seventy (70) years old subject to monthly contribution is received by Takaful Malaysia.

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

Call us at:	Visit us at:	Email us at:
1300-82-0022	www.rhbgroup.com/islamic/takaful/mylindung-pa/index.html	telemarketing@takaful-malaysia.com.my

3 Know Your Obligations

For this personal accident takaful, you must pay a takaful contribution of:	
Standard Cover	**RM45.29** monthly
Additional Cover • Family Plan	**RM96.22** monthly
Total takaful contribution	**RM141.51** monthly
You also have to pay the following fees and charges:	
Wakalah Fee (part of total takaful contribution of **RM141.51**)	**60%** of total takaful contribution or **RM 84.91**
Stamp Duty	**RM10.00** (payable by RHB Islamic Bank Berhad)
Other applicable charges	**8%** Service Tax or **RM11.32**
Total takaful contribution payable	**RM152.83**

4 Other Key Terms

- You must provide complete and accurate information during application.
- You must disclose all material facts such as your occupation and personal pursuits.
- Your coverage is effective upon issuance of the certificate and when the contribution is paid.
- You will have sixty (60) calendar days from the contribution due date (inclusive) to pay each contribution due. If the contribution is not paid at the end of the grace period, your certificate will lapse and the person(s) covered will not have any takaful cover, benefit or value.
- Certificate renewals up to seventy (70) years old and renewal contributions are not guaranteed.
- For child, the coverage will be terminated when he attains the age of nineteen (19) years or twenty-four (24) years if he is in full-time tertiary institution and is not gainfully employed, on any renewal of a period of Takaful.
- A written notice of any event likely to give rise to a claim should be submitted to Takaful Malaysia as soon as reasonably possible and in any case not later than fourteen (14) calendar days of the accident causing such injury or loss. You may be required, at our expense, to undergo further medical examination.

Note: The list above is **non-exhaustive**. Please refer to the certificate for the full list of terms and conditions under this certificate.

? Can I cancel my certificate?

- Yes. You may cancel the certificate by giving a written notice to Takaful Malaysia within fifteen (15) calendar days free-look period from the date of receipt of the certificate. Under such circumstances, you are entitled to a full refund of contribution paid.
- You may cancel the certificate after the free-look period at any time by giving Takaful Malaysia a written notice. The effective date of cancellation shall be the next contribution due date following the receipt of notice by Takaful Malaysia. The certificate is not entitled for a refund of contribution upon cancellation.
- There will be no cancellation fee.