

**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.**

Date : 01/01/2026

## 1 What is Group Credit Family Takaful?

Group Credit Family Takaful is a single contribution group family takaful plan that provides takaful protection for **40** years. It pays a lump sum benefit if the person covered dies or suffers total and permanent disability (TPD) during the certificate term.

This plan applies Shariah concepts such as;

<b>Tabarru'</b>	<ul style="list-style-type: none"> <li>• Donation for charitable purposes.</li> <li>• You donate an amount from the Participant's Account (PA) to the Participant Special Account ("Risk Fund") to help other participants.</li> </ul>
<b>Wakalah</b>	<ul style="list-style-type: none"> <li>• A contract in which one party, the principal, authorises another party to act as their agent. The agent will undertake a specific task on delegable matters, either with or without a fee.</li> <li>• In this plan, you grant us the authority to manage the certificate, and in exchange, we will collect a Wakalah fee.</li> </ul>
<b>Ju'alah</b>	<ul style="list-style-type: none"> <li>• A contract where a party offers a specified reward to another party who achieved a determined result.</li> <li>• You allow us to receive 10% of the investment profit from the PA as a performance incentive for successfully managing the PA.</li> </ul>
<b>Qard</b>	<ul style="list-style-type: none"> <li>• A loan without any interest.</li> <li>• We will lend an amount of money to the Risk Fund without interest if the Risk Fund is in deficit to pay claim.</li> </ul>
<b>Hibah</b>	<ul style="list-style-type: none"> <li>• A transfer of ownership of an asset from a donor to a recipient(s) without any consideration.</li> <li>• The benefits payable from the Risk Fund are given as Hibah.</li> <li>• The nominee(s) may receive the benefits payable as Hibah if the nominee(s) is/are a beneficiary(ies) under conditional Hibah.</li> </ul>

## 2 Know Your Coverage/Benefits

**As an illustration**, for a 30-year-old male with a **single contribution** of **RM14,776.00**, you will receive the following family takaful coverage/benefits:

Death or TPD	<b>RM200,000</b> as the initial sum covered. For the reducing amount, please refer to the Schedule of Sum Covered in the marketing illustration.
Maturity	Any balance in PA.

Your family takaful **excludes**:

- **Death** due to:
  - suicide within the first year of your certificate.
  - death within the first year of your certificate that is caused directly or indirectly by a pre-existing condition.
- **TPD** that existed before the coverage starts, or TPD within the first year of your certificate that is caused directly or indirectly by a pre-existing condition, or TPD resulting from:
  - attempted suicide or self-inflicted injuries;
  - aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger;
  - war, revolution or anything like a war;
  - breaking the law or getting injured while committing, attempting or provoking an assault or crime;
  - being under the influence of alcohol, drugs or mind-altering substance; or
  - with conditions related to Acquired Immunodeficiency Syndrome (AIDS) or infection by Human Immunodeficiency Virus (HIV).

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

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



Call us at:  
1-300 88 252 385



Visit the nearest  
RHB branch



Email us at:  
[csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my)

## 3 Know Your Obligations

**For this family takaful, you must pay takaful contribution of:**

Takaful Contribution	<b>RM14,776.00</b>
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Duration: Single contribution (one-off payment)	
<b>You also have to pay the following fees and charges</b> (as a part of your takaful contribution):	
Wakalah fee	<b>42.5%</b> of takaful contribution or <b>RM6,279.80</b> , to meet our management expenses and total distribution cost (i.e. commission).
Commission	<b>10%</b> of takaful contribution or <b>RM1,477.60</b> .
Surrender charge	<b>RM100</b>
Stamp duty	<b>Payable by Syarikat Takaful Malaysia Keluarga Berhad</b>

#### 4 Other Key Terms

- You must disclose all material facts, such as your medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or your certificate terminated.
- The Tabarru' will be deducted monthly from your PA to the Risk Fund. The amount varies based on your attained age and gender. The Tabarru' amount is not guaranteed, and we reserve the right to revise it. We will notify you at least 30 days before the change takes effect.
- It is important that you inform us of any changes in your contact details to ensure that all correspondence reaches you on time.
- Please inform us immediately if an event occurs that may lead to a claim. Any amount owed to us will be deducted first from the benefits payable.

**Note:** This list is **non-exhaustive**. You should refer to the certificate wording for the full list of terms and conditions.

#### ? Can I cancel my certificate?

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

- Free-look Period :** You may cancel your certificate by returning the certificate within 15 days after your certificate has been delivered to you. The takaful contributions that you have paid (less any medical fee incurred) will be refunded to you.
- Written Notice:** If you choose to surrender your certificate after the 15 days of the free-look period, you may request to surrender your certificate by filling in the surrender form and address it to us. Any balance in the PA after deducting the surrender charge will be paid, which might be less than the total takaful contribution that you have paid.

Cancellation of your certificate is subject to the consent of the master certificate owner.

#### IMPORTANT NOTES:

**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 SALES REPRESENTATIVE OR CONTACT SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD DIRECTLY FOR MORE INFORMATION.**

**THE BENEFIT(S) PAYABLE UNDER ELIGIBLE CERTIFICATE IS PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM) UP TO LIMITS. PLEASE REFER TO PIDM'S TAKAFUL AND INSURANCE BENEFITS PROTECTION SYSTEM ("[TIPS](#)") BROCHURE OR CONTACT SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD OR PIDM (VISIT [WWW.PIDM.GOV.MY](http://WWW.PIDM.GOV.MY)).**

Syarikat Takaful Malaysia Keluarga Berhad [198401019089 (131646-K)] is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

#### Customer's Acknowledgement\*

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

- ☐ I acknowledge that Syarikat Takaful Malaysia Keluarga Berhad's sales representative has provided me with a copy of the PDS.
- ☐ I have read and understood the key information contained in this PDS.

\*Your acknowledgement of this PDS shall not prejudice your right to seek redress in the event of subsequent disputes over the product terms and conditions.

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Name:

Date: