

## PRODUCT DISCLOSURE SHEET

### Essential Elite SaverPlus

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up the Essential Elite SaverPlus. Be sure to also read the general terms and conditions.

#### 1. What is this product about?

This product offers savings and insurance protection for <Term> years. It provides guaranteed cash payment every 2 years and a full refund of total basic premium paid upon policy maturity, provided that the policy is still in force. In addition, it pays a lump sum upon death or when the Life Assured suffers from Total and Permanent Disability (TPD) during the policy term.

This Policy does not participate in the profit of the Company.

#### 2. What are the covers / benefits provided?

This policy covers:

- i. Guaranteed Cash Payment - 4% of the basic plan Sum Assured is payable every 2 years starting from the end of the second policy year, provided that the policy is still in force;
- ii. Maturity Benefit - All premiums paid for the basic plan will be refunded on policy maturity.
- iii. Death and TPD\* Benefit

Policy Year	Death/TPD (due to all causes)	Death/TPD (due to accidental causes)
1st and 2nd year	Refund of total basic premiums paid up to date	
3rd year onwards	200% of basic Sum Assured (Standard Life)  100% of basic Sum Assured or total basic premium paid up to date, whichever is higher (Non-standard Life)	200% of basic plan Sum Assured as additional payment

#### Note\*

- TPD benefit will cease at the policy anniversary immediately following the Life Assured's attainment of age 65 years old.
- The maximum Total and Permanent Disability sum assured is subject to RM1 million per policy and RM2 million under all policies on the same life.

Coverage Duration: Up to occurrence of death or full payment of TPD benefit or policy maturity at policy year <Coverage Term>, whichever is earlier.

#### 3. How much premium\* do I have to pay?

- The estimated basic premium that you have to pay:
 

RM	<Amount>	annually
RM	<Amount>	semi-annually
RM	<Amount>	quarterly
RM	<Amount>	monthly

Premium duration: <Term> years

**\*Please refer to Page 2 of the sales illustration for estimated total premium that you have to pay.**

Note:

- The Policy provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period.
- The premium is guaranteed.

#### 4. What are the fees and charges that I have to pay?

Except for Educational Institutions or Religious Organisations registered under any written law, the premium payable for policies owned by an organisation or policies assigned to an organisation shall be subject to Sales and Service Tax (SST) (if applicable).

- Commission will be borne by You and paid from the premium. Please refer to the commission for Basic Premium below:

Policy Year	Basic Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	<%>	<Amount>
2	<Amount>	<%>	<Amount>
3	<Amount>	<%>	<Amount>
4	<Amount>	<%>	<Amount>
5	<Amount>	<%>	<Amount>
6	<Amount>	<%>	<Amount>
7	<Amount>	<%>	<Amount>
8	<Amount>	<%>	<Amount>
9	<Amount>	<%>	<Amount>
10	<Amount>	<%>	<Amount>
<b>Total</b>	<Amount>	<%>	<Amount>

#### 5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical condition, and state your age correctly.
- Cooling Off period - you may cancel your Policy by written notification to us within 15 days after the delivery of policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.

Note: This list is non-exhaustive. Please refer to the sample policy contract for the terms and conditions under this plan.

## 6. What are the major exclusions under this policy?

- **Death**
  - Suicide while sane or insane within 1 year from the Issue Date or Reinstatement Date of Policy, whichever is later; or
  - Acquired Immune-Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
- **Total and Permanent Disability (TPD)**
  - Attempted suicide (whether sane or insane);
  - Self inflicted injury or injury sustained while under the influence of drugs or intoxicating alcohol;
  - Injury sustained while engaging in hazardous speed or endurance contest;
  - Any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an International Airline and licensed for passenger service over a regular scheduled commercial route);
  - Submarine voyage;
  - Military, police, naval or aeronautical service;
  - Any form of disability (TPD) which existed at the commencement or reinstatement of the Policy;
  - Riot and civil commotion, strikes or terrorist activities;
  - Violation of law or resistance to arrest; or
  - Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
- **Accidental Death Benefit**
  - Any Accident occurring before we receive first full modal premium required;
  - Any form of illness or disease of whatever nature and howsoever caused;
  - Attempted suicide (whether sane or insane);
  - Self-inflicted injury or injury sustained while under the influence of drugs or intoxicating alcohol;
  - Injury sustained while engaging in hazardous speed or endurance contest;
  - Any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an international airline and licensed for passenger service over a regular scheduled commercial route);
  - Submarine voyage;
  - Military, police, naval or aeronautical service; or
  - Violation of law or resistance to arrest.
- **Accidental TPD**
  - Assault or murder;
  - Attempted suicide (whether sane or insane);
  - Self-inflicted injury or injury sustained while under the influence of drugs or intoxicating alcohol;
  - War, whether declared or undeclared;
  - Riot, civil commotion, strikes or terrorist activities; or
  - Pregnancy or childbirth.

Note: This list is non-exhaustive. Please refer to the Policy contract for the full list of exclusions.

## 7. Can I cancel my policy?

Buying a life Policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your Policy may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the Policy before the maturity period will be much less than the total amount of premium that you have paid. This policy only provides the guaranteed surrender value after it has been in force for at least 3 full years.

## 8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

#### 9. Where can I get further information?

Should you require additional information about this product, please visit [www.rhbgroup.com](http://www.rhbgroup.com).

If you have any enquiries, please contact us at:

**Tokio Marine Life Insurance Malaysia Bhd.**

**Ground Floor, Menara Tokio Marine Life**

**189, Jalan Tun Razak,**

**50400 Kuala Lumpur.**

**General Line : 03-2059 6188**

**Fax : 03-2162 8068**

**Customer Care Hotline : 03-2603 3999**

**E-mail : [customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my)**

#### 10. Other similar types of cover available.

Nil.

##### IMPORTANT NOTE:

**BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Berhad [199801001430 (457556-X)], a Company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia

RHB Bank Berhad [196501000373 (6171-M)] is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 27/05/2025.

## PRODUCT DISCLOSURE SHEET

### Personal Accident Rider

This is an insurance product

Read this Product Disclosure Sheet before you decide to take out Personal Accident Rider. Be sure to also read the general terms and conditions.

#### 1. What is this product about?

This rider provides compensation in the event of permanent disability or death caused solely by violent, accidental and visible events. This rider pays a lump sum death benefit if death occurs within 180 days of the accident and a specific percentage of sum assured if permanent disablement occurs within 180 days of the accident of the Life Assured.

#### 2. What are the covers / benefits provided?

This policy covers:

- i. Accidental death / Total and Permanent Disability (TPD) - Additional <Amount> is payable
- ii. Accidental permanent disablement - up to <Amount>, refer to schedule of indemnity below.

No	Schedule of Indemnity	% of PA benefit
1	Death / TPD	100%
2	Total Paralysis	100%
3	Injuries resulting in being permanently bedridden	100%
4	Loss of arm or hand at wrist or leg (both)	100%
5	Loss of four fingers & thumb (both hands)	100%
6	Loss of four fingers & thumb (one hand)	70%
7	Loss of four fingers of (both hands)	80%
8	Loss of four fingers of (one hand)	40%
9	Loss of thumb - one or / both phalanges	30%
10	Loss of each finger (one or more phalanges)	10%
11	Loss of foot at ankle (both)	100%
12	Loss of foot at ankle (one)	50%
13	Loss of toes (each, one or more phalanges)	5%

Coverage Duration: Up to the full payout of sum assured or rider maturity at policy year, <Term> years.

#### Note

- The maximum number of Personal Accident Rider attachable is subject to one (1) per life.
- Accidental TPD will cease at the policy anniversary immediately following the Life Assured's attainment of age 65 years old.

#### 3. How much premium\* do I have to pay?

- The estimated basic premium that you have to pay:
 

RM	<Amount>	annually
RM	<Amount>	semi-annually
RM	<Amount>	quarterly
RM	<Amount>	monthly

Premium duration: <Term> years

**\*Please refer to Page 2 of the sales illustration for estimated total premium that you have to pay.**

Note:

- The rider provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period.
- The premium is guaranteed.

#### 4. What are the fees and charges that I have to pay?

Except for Educational Institutions or Religious Organisations registered under any written law, the premium payable for policies owned by an organisation or policies assigned to an organisation shall be subject to Sales and Service Tax (SST) (if applicable).

- Commission will be borne by You and paid from the premium. Please refer to the commission for Personal Accident Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	<%>	<Amount>
2	<Amount>	<%>	<Amount>
3	<Amount>	<%>	<Amount>
4	<Amount>	<%>	<Amount>
5	<Amount>	<%>	<Amount>
6	<Amount>	<%>	<Amount>
<b>Total</b>	<Amount>	<%>	<Amount>

#### 5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - you must disclose all material facts such as medical condition, and state your age correctly.
- Cooling Off period - you may cancel your policy by written notification to us within 15 days after the delivery of policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.

## 6. What are the major exclusions under this policy?

This rider does not cover death caused by the following events:

- war declared or undeclared, strikes, civil war or any warlike operations;
- heat-stroke or sun stroke;
- hernia;
- insanity;
- ptomaine's or bacterial infection (except pyogenic infection which shall occur with and through an accidental wound);
- poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled);
- any disease or sickness; pregnancy or childbirth;
- any loss or disability caused arising while the Life Assured is affected by alcohol or substance abuse;
- engaging in any provoked assault;
- any loss or disability enhanced or accelerated by Accident;
- illegal racing on wheels;
- willfully exposing himself to needless peril;
- operating any aerial conveyance or entering or riding in or descending or falling from such conveyance except as provided under the Passenger Aviation Indemnity condition of this Rider;
- committing a felony; or
- military or naval service in time of declared or undeclared war under orders for warlike operations or restoration of public order or making any arrest as an officer of the law.

Note: This list is non-exhaustive. Please refer to the Policy contract for the full list of exclusions.

## 7. Can I cancel my policy?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, this rider will lapse.

## 8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

## 9. Where can I get further information?

Should you require additional information about this product, please visit [www.rhbgroup.com](http://www.rhbgroup.com).

If you have any enquiries, please contact us at:

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E-mail	: <a href="mailto:customercare@tokiomarinelife.com.my">customercare@tokiomarinelife.com.my</a>

## 10. Other similar types of cover available.

Nil.

### IMPORTANT NOTE:

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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## PRODUCT DISCLOSURE SHEET

### Payor Waiver of Premium Rider

This is an insurance product

Read this Product Disclosure Sheet before you decide to take out Payor Waiver of Premium Rider. Be sure to also read the general terms and conditions.

#### 1. What is this product about ?

This rider waives all future premium of the basic policy until the end of premium payment term of the basic plan upon death, Total and Permanent Disability (TPD) (before proposer's attainment of age 65 years old) or diagnosis of any one of the Dread Disease covered under this rider of the proposer.

#### 2. What are the covers / benefits provided ?

This policy covers:

- Death, TPD and Dread Disease on the proposer - Waive all future premium payable under the basic plan.

#### Note

- TPD benefit will cease at the policy anniversary immediately following the Proposer's attainment of age 65 years old.
- Dread Disease Covered:



No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease/ Severe Dementia	25.	HIV Infection Due to Blood Transfusion
2.	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	26.	Kidney Failure - requiring dialysis or kidney transplant
3.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	27.	Loss of Independent Existence
4.	Benign Brain Tumor - of specified severity	28.	Loss of Speech
5.	Blindness - Permanent and Irreversible	29.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
6.	Brain Surgery	30.	Major Organ/ Bone Marrow Transplant
7.	Cancer - of specified severity and does not cover very early cancers	31.	Medullary Cystic Disease
8.	Cardiomyopathy - of specified severity	32.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
9.	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	33.	Multiple Sclerosis
10.	Chronic Autoimmune Hepatitis	34.	Muscular Dystrophy
11.	Chronic Relapsing Pancreatitis	35.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
12.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	36.	Paralysis Of Limbs
13.	Coronary Artery By-Pass Surgery	37.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
14.	Creutzfeldt-Jakob Disease	38.	Poliomyelitis
15.	Deafness - Permanent and Irreversible	39.	Primary Pulmonary Arterial Hypertension - of specified severity
16.	Ebola Hemorrhagic Fever	40.	Progressive scleroderma
17.	Elephantiasis	41.	Serious Coronary Artery Disease
18.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	42.	Severe Eisenmenger's Syndrome
19.	End-Stage Liver Failure	43.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
20.	End-Stage Lung Disease	44.	Surgery To Aorta
21.	Full-Blown AIDS	45.	Systemic Lupus Erythematosus with Severe Kidney Complications
22.	Fulminant Viral Hepatitis	46.	Terminal Illness
23.	Heart Attack - of specified severity	47.	Third Degree Burns - of specified severity
24.	Heart Valve Surgery		

Please refer to policy contract for detailed description of the dread disease covered under this rider.

Coverage Duration: <Coverage term> years

### 3. How much premium\* do I have to pay ?

- The estimated rider's premium that you have to pay :
 

RM	<Amount>	annually
RM	<Amount>	semi-annually
RM	<Amount>	quarterly
RM	<Amount>	monthly
- Premium duration: <Term> years

**\*Please refer to Page 2 of this sales illustration for estimated total premium that you have to pay.**

Note:

- The rider provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period.
- The premium is guaranteed.

### 4. What are the fees and charges that I have to pay ?

Except for Educational Institutions or Religious Organisations registered under any written law, the premium payable for policies owned by an organisation or policies assigned to an organisation shall be subject to Sales and Service Tax (SST) (if applicable).

- Commission will be borne by You and paid from the premium. Please refer to the commission for Payor Waiver of Premium Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1	<Amount>	<%>	<Amount>
2	<Amount>	<%>	<Amount>
3	<Amount>	<%>	<Amount>
4	<Amount>	<%>	<Amount>
5	<Amount>	<%>	<Amount>
6	<Amount>	<%>	<Amount>
<b>Total</b>	<Amount>	<%>	<Amount>

### 5. What are some of the key terms and conditions that I should be aware of ?

- Importance of disclosure - you must disclose all material facts such as medical condition, and state your age correctly.
- Cooling Off period - you may cancel your policy by written notification to us within 15 days after the delivery of policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- Waiting period - the eligibility for Dread Disease Benefit under the rider will only start:
  - (i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease, from the Issue Date or Reinstatement Date of this Rider, whichever is later.
  - (ii) 30 days after the Issue Date/ Reinstatement Date of this rider, whichever is later, for all other Dread Disease from the Issue Date or Reinstatement Date of this Rider, whichever is later.

Note: This list is non-exhaustive. Please refer to the Policy contract for the terms and conditions under this rider.

### 6. What are the major exclusions under this policy ?

- Death
  - Suicide while sane or insane within 1 year from the Issue Date or Reinstatement Date of Policy, whichever is later; or
  - Acquired Immune - Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
- Total and Permanent Disability
  - Attempted suicide (whether sane or insane);
  - Self inflicted injury or injury sustained while under the influence of drugs or intoxicating alcohol;
  - Injury sustained while engaging in hazardous speed or endurance contest;
  - Any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an International Airline and licensed for passenger service over a regular scheduled commercial route);
  - Military, police, naval or aeronautical service;
  - Any form of disability (TPD) which existed at the commencement or reinstatement of the policy;
  - Submarine voyage;
  - Riot and civil commotion, strikes or terrorist activities;
  - Violation of law or resistance to arrest; or
  - Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

This is an illustration only (E. & O.E)

Prepared By: RHB

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- Dread Disease
  - any illness or surgery other than diagnosis of or surgery for a Dread Disease as stated herein;
  - the signs or symptoms of Dread Disease is manifested prior to the Waiting Period;
  - Pre-Existing Condition\* as defined. Pre-Existing Condition means disabilities that the Proposer has reasonable knowledge. A Proposer may be considered to have reasonable knowledge of a Pre-Existing Condition where the Proposer is one for which:
    - (i) the Proposer had received or is receiving treatment; or
    - (ii) medical advice, diagnosis, care or treatment has been recommended; or
    - (iii) clear and distinct symptoms are or were evident; or
    - (iv) its existence would have been apparent to a reasonable person in the circumstances.
  - the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Proposer to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due to Blood Transfusion or Full Blown AIDS;
  - congenital defect or disease, which was manifested or was diagnosed before the Proposer attains seventeen (17) years of age;
  - self-inflicted injury;
  - alcohol or drug abuse;
  - the Proposer is refusing to consent to treatment or defying the advice of a specialist physician.

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

#### 7. Can I cancel my policy ?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, this rider will lapse.

#### 8. What do I need to do if there are changes to my contact details ?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

#### 9. Where can i get further information ?

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#### 10. Other similar types of cover available.

Nil.

#### IMPORTANT NOTE:

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