

PRODUCT DISCLOSURE SHEET

<p>Please read this Product Disclosure Sheet before you decide to participate in the <i>BSN Credit Card Protector</i>. Be sure to also read the general terms and conditions.</p>	<p style="text-align: center;">PRUDENTIAL BSN TAKAFUL</p> <p style="text-align: center;"><i>BSN Credit Card Protector</i> <i>Group Family Term Takaful Plan</i> <i>(This is a takaful product)</i></p>
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1. What is *BSN Credit Card Protector* about?

This is a single contribution group family term takaful plan that provides a yearly renewable takaful protection. It provides for a lump sum benefit upon your death or total and permanent disability before the age of 65, next birthday, during the term of the certificate.

2. What are the Shariah concepts applicable?

- *Ta`awun* – an arrangement to help one another on the basis of mutual assistance. Takaful is premised on the concept of *Ta`awun* as defined under the Islamic Financial Services Act 2013 which states that takaful is an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events. In light of the foregoing, the contributions that are placed and pooled together into the common fund i.e. *Tabarru`* Fund is *Tabarru`at* (charitable) in nature.
- *Wakalah bi al-ujrah* - an arrangement appointing PruBSN to manage the overall services provided under your takaful certificate. In return for the service, we are entitled to *Wakalah* Charges. In addition to the *Wakalah* Charges, PruBSN is also entitled to a performance fee on the distributable surplus from the *Tabarru`* fund.

3. What are the covers / benefits provided?

This plan covers:

- Death
 - Credit card Outstanding Balance, as defined below, subject to terms and conditions of the Master Certificate.
- Total and permanent disability
 - Credit card Outstanding Balance, as defined below, subject to terms and conditions of the Master Certificate.
- Duration of the plan
 - 12 months from Date of Entry, shown on your Takaful Certificate, subject to terms and conditions of the Master Certificate.

Note: Outstanding Balance is defined as the account balance under the covered credit card.

4. How much contribution do I have to pay?

The total contribution that you have to pay and the certificate terms may vary depending on our assessment of the risks involved:

- The estimated total contribution that you have to pay: RM 0.30 per RM 100.00 of closing balance.
- Contribution is paid monthly.
- It is important that any receipt that you receive should be kept as proof of payment of contributions.

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

Type	Amount
Upfront <i>Wakalah</i> Charge	25% of gross monthly contribution or RM 0.75 out of RM 1,000.00 closing balance.

6. 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.
- Free-look period - you may cancel your takaful certificate document by writing to us and returning the certificate within 15 days after the certificate has been delivered to you. We will refund the full contribution that you have paid.

Note: This list is non-exhaustive. Please refer to the takaful certificate for the terms and conditions under this certificate.

7. What are the major exclusions under this certificate?

- Suicide – if death was due to suicide within 1 year, the benefit money will not be payable.
- Pre-existing condition – if death or total permanent and disability was due to pre-existing condition within 1 year, the benefit money will not be payable.

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

8. Can I cancel my certificate?

Participating in a family takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period, your certificate may lapse.

9. 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.

10. Where can I get further information?

For any enquiries or require additional information about family takaful, please contact PruBSN at:

Prudential BSN Takaful Berhad 200601020898 (740651-H)
Level 13, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur.
Tel.: 03 2775 7188
Email: customer@prubsn.com.my

You can also visit our website at www.prubsn.com.my

IMPORTANT NOTE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH BANK'S REPRESENTATIVE OR CONTACT PRUBSN 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 Prudential BSN Takaful Berhad or PIDM (visit www.pidm.gov.my).