

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before you decide to take up Family Gift-i. Be sure to also read the general terms and conditions.

Name of Financial Service Provider : Great Eastern Takaful Berhad ("the Takaful Operator", "Us", "We", "Our")
 Name of Product : Family Gift-i
 Date : <dd/mm/yyyy>

1. What is this product about?

Family Gift-i is a regular contribution term Takaful plan that provides death or Total and Permanent Disability (TPD) protection during the coverage term. It also comes with Accidental Death Benefit, Life Stage Achievement Reward, and Infectious Disease Protect benefits.

Besides, on top of coverage to the Person Covered, this product also comes with complementary benefits for Person Covered's spouse (if any) and children (if any), without any underwriting requirements. Please refer to Question 3 for more details.

2. What are the Shariah concepts applicable?

- **Tabarru'**: The amount of donation that the participants willingly relinquish to help each other in the event of misfortunes.
- **Wakalah**: The contract of agency where:
 - (i) *Wakalah bi al-Ujrah*: means the charge imposed upfront as Participant/Person Covered appoints Us to manage Tabarru' Fund.
 - (ii) *Wakalah bi al-Istithmar*: the Participants/ Person Covered to appoints Us as an agent to invest the Participant's Individual Account (PIA).
 We are entitled to receive fees as pre-agreed at the beginning of the contract upon the services rendered.
- **Ju'alah**: means compensation for a given service, where the Underwriting Surplus of Tabarru' Fund is shared among Participants and Us based on a pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any.
- **Qard** (Loan): means an interest-free loan provided by Us in the event of deficit in the Tabarru' Fund. The Qard is repayable from the future Underwriting Surplus of the Tabarru' Fund.
- **Mudharabah**: We act as an Entrepreneur (Mudharib) that manages the collected funds and Participant as Capital Provider (Rabul Mal):
 - i) Profit sharing on the investment return of Tabarru' Fund based on pre-agreed ratio of 50:50 respectively which is distributed after each financial year, if any.

3. What are the covers/benefits provided?

This benefits under this plan are as follows:

Description	Amount Payable (RM)
Benefits for Person Covered	
Death Benefit or Total and Permanent Disability Benefit (TPD) Upon death or TPD (before age 70 years next birthday), the Basic Sum Covered plus Cash Value (if any) will be payable. <i>Duration of cover: (80 - <Entry Age>) years or upon termination, whichever occurs first.</i>	<Basic Sum Covered> + Cash Value, if any
Accidental Death Benefit Upon death due to accident (before age 70 years next birthday), an additional amount of percentage of Basic Sum Covered will be payable based on the following accident. <ul style="list-style-type: none"> • Accidental death in Malaysia • Accidental death in Malaysia caused by the following events: <ol style="list-style-type: none"> (i) while travelling as a passenger in a Public Conveyance; (ii) riding as a passenger in an elevator or electric lift (elevator or electric lift in mines or in a building under construction is excluded); or (iii) in consequence of the burning of any hotel or other public buildings (except theatre or cinema) in which the Person Covered shall be present at the time of commencement of the fire. • Accidental death outside Malaysia This benefit will not accelerate the Basic Sum Covered under this plan. The additional amount payable under this benefit will be capped at RM2,000,000; aggregated for both Person Covered and Spouse (if any). <i>Duration of cover: (70 - <Entry Age>) years or upon termination, whichever occurs first.</i>	<ul style="list-style-type: none"> • RM <Basic Sum Covered x 100% OR RM2,000,000 (whichever is lesser)> • RM <Basic Sum Covered x 200% OR RM2,000,000 (whichever is lesser)> • RM <Basic Sum Covered x 300% OR RM2,000,000 (whichever is lesser)>

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Description	Amount Payable (RM)
<p>Life Stage Achievement Reward</p> <p>A lump sum amount shall be payable upon Person Covered's achievement on each of the following life events below, prior to the certificate anniversary on which the Person Covered attains age 55 years next birthday:</p> <ul style="list-style-type: none"> • Marriage (legal marriage – 1 event) • Child birth (up to only 2 events) <p>A waiting period of 6 months is applicable on this benefit. Valid legal documents must be provided in order to claim this benefit. This benefit will not accelerate the Basic Sum Covered under this plan.</p>	<p><i>500.00 per event</i></p>
<p>Maturity Benefit</p> <p>Upon maturity of this plan, the Cash Value in Participant's Individual Account (PIA), if any, will be payable.</p> <p><i>Maturity: At the end of the (80 - <Entry Age>)th year.</i></p>	<p>Cash Value, if any.</p>
Benefits for Person Covered, Spouse (if any), and Children (if any)	
<p>Infectious Disease Protect</p> <p>A lump sum amount shall be payable for each diagnosis of infectious disease listed below:</p> <ul style="list-style-type: none"> • <i>Influenza A – Avian Influenza A(H7N9) & A(HN51)</i> • <i>Chikungunya Fever</i> • <i>Ebola</i> • <i>Hand Foot Mouth Disease</i> • <i>Japanese Encephalitis</i> • <i>Malaria</i> • <i>Measles</i> • <i>MERS-CoV</i> • <i>Nipah Virus Encephalitis</i> • <i>Rabies Category B</i> • <i>SARS</i> • <i>Creutzfeldt – Jakob Disease</i> • <i>Dengue Fever</i> • <i>Zika Virus</i> <p>This benefit is payable once for each of the covered person (i.e. Person Covered, Spouse, and Children (if any)), up to maximum of 3 events per certificate, prior to the certificate anniversary on which the Person Covered and Spouse attains age 70 years next birthday. While for Children, benefit is payable prior to the certificate anniversary on which the Children attains age 25 years next birthday.</p> <p>A waiting period of 90 days is applicable on this benefit. This benefit will not accelerate the Basic Sum Covered under this plan.</p>	<p>3,000.00 per event</p>
Benefits for Spouse (if any)	
<p>Death Benefit or Total and Permanent Disability Benefit (TPD)</p> <p>Upon death or TPD (before age 70 years next birthday), 30% of Basic Sum Covered will be payable.</p> <p>Payment of this benefit will accelerate the Basic Sum Covered under this plan. Death benefit and TPD benefit for spouse can be claimable up to 1 time. For non-accidental death or TPD, a waiting period of 2 years will apply from certificate commencement date or legal marriage date, whichever is later.</p> <p><i>Duration of cover: Up until the Spouse attains age 80 years next birthday, or 70 years next birthday (for TPD benefit), or upon termination, whichever occurs first.</i></p>	<p><i><Basic Sum Covered x 30%></i></p>

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Description	Amount Payable (RM)
<p>Accidental Death Benefit Upon death due to accident (before age 70 years next birthday), an additional amount of percentage of Basic Sum Covered will be payable based on the loss as follows.</p> <ul style="list-style-type: none"> • Accidental death in Malaysia • Accidental death in Malaysia caused by the following events: <ul style="list-style-type: none"> (i) while travelling as a passenger in a Public Conveyance; (ii) riding as a passenger in an elevator or electric lift (elevator or electric lift in mines or in a building under construction is excluded); or (iii) in consequence of the burning of any hotel or other public buildings (except theatre or cinema) in which the Person Covered shall be present at the time of commencement of the fire. • Accidental death outside Malaysia <p>This benefit will not accelerate the Basic Sum Covered under this plan. The additional amount payable under this benefit will be capped at RM2,000,000; aggregated for both Person Covered and Spouse.</p> <p><i>Duration of cover: Up until the Spouse attains age 70 years next birthday or upon termination, whichever occurs first.</i></p>	<ul style="list-style-type: none"> • RM $\langle \text{Basic Sum Covered} \times 30\% \text{ OR } RM2,000,000 \text{ (whichever is lesser)} \rangle$ • RM $\langle \text{Basic Sum Covered} \times 60\% \text{ OR } RM2,000,000 \text{ (whichever is lesser)} \rangle$ • RM $\langle \text{Basic Sum Covered} \times 90\% \text{ OR } RM2,000,000 \text{ (whichever is lesser)} \rangle$
Benefits for Children (if any)	
<p>Death Benefit or Total and Permanent Disability Benefit (TPD) Upon death or TPD, 10% of Basic Sum Covered will be payable.</p> <p>Payment of this benefit will accelerate the Basic Sum Covered under this plan. Death benefit and TPD benefit for children, can be claimable up to 2 times. For non-accidental death or TPD, a waiting period of 2 years will apply from certificate commencement date, legal adoption date or child born date, whichever is later.</p> <p><i>Duration of cover: Up until the Children attains age 25 years next birthday or upon termination, whichever occurs first.</i></p>	<p>$\langle \text{Basic Sum Covered} \times 10\% \text{ OR } RM50,000 \text{ (whichever is lesser)} \rangle$</p>
<p>Accidental Medical Reimbursement The Medical Expenses incurred for surgical, hospital, clinic or nursing home services due to accidental causes, will be reimbursed up to maximum of RM3,000 per accident.</p> <p>Payment of this benefit will not accelerate the Basic Sum Covered under this plan. This benefit can be claimable up to 2 times.</p>	<p>Up to maximum of RM3,000 per accident.</p>

Note:

Terms and conditions apply. Please refer to the Benefit Illustration and/or certificate for more details.

4. How much contribution do I have to pay?

The estimated regular contribution that you have to pay is $\langle \text{Contribution Amount} \rangle \langle \text{Payment Mode} \rangle$.

Note:

- (i) The contribution and the certificate terms may vary depending on Our underwriting requirements.
- (ii) Revision of contribution, if any, will aim to reflect Our claim experience, cost medical treatment, advancement in medical technology or other justified circumstances.
- (iii) Contribution duration: $\langle \text{Contribution Payment Term/ Coverage Term} \rangle$ years. Regular contributions are payable until expiry date of certificate.

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

- Upfront Charge is deducted upfront from the PIA (as a percentage of Contribution less Service Tax and/or other taxes, if any), which consist of:
 - (i) the direct distribution cost, including commissions payable to the bank; and
 - (ii) the management expenses including Stamp Duty of RM10.
 You are advised to refer to the Benefit Illustration for the details on Upfront Charge.

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- The illustration of the upfront charge and commission payable under this plan is as follows:

End of Certificate Year	Basic Contribution Paid (RM)	Extra Loading on Contribution Paid* (RM)	Upfront Charge (a portion of Basic Contribution Paid)		Commission paid (a portion of Basic Contribution Paid)	
			Proportion of Basic Contribution Paid (%)	Actual Amount (RM)	Proportion of Basic Contribution Paid (%)	Actual Amount (RM)
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
>=20						

Note: *Extra Loading on Contribution Paid is not subject to Upfront Charge.

- The Tabarru' will be deducted on monthly basis from PIA. The Tabarru' may increase as you grow older. The Tabarru' rates vary by age next birthday, gender, and smoker status of the Person Covered at certificate anniversary. Details of Tabarru' and other charges for this plan are given in the Benefit Illustration and/or certificate.
- The contribution quoted in Question 4 above may be subjected to service tax and/or other tax(es), if applicable.

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 conditions, and state your age correctly.
- Free-look Period** – you may cancel the certificate by returning the certificate within 15 days after the certificate has been delivered to you. We shall refund an amount that equals the contribution paid less the medical expenses incurred, if any, for the medical examinations.
- Grace Period** – a grace period of 30 days from each contribution due date is given for you to pay the subsequent contributions.
- Claims Procedures** - claims forms can be obtained from Our website. Proof of claim must be accepted and approved by Us to facilitate payment of any benefit. In the event of claim, it is advisable to notify Us immediately.
- Waiting Period** - the eligibility for covered benefits will only start after the respective period stated under each of the benefits from the effective date or reinstatement date of this Certificate, whichever is later.

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

7. What are the limitations and major exclusions under this certificate?

- Exclusion for Death Benefit:
 - no death benefit payable in the event of suicide, while sane or insane, within one (1) year from the effective date or from the date of any reinstatement, whichever is later.

- **Exclusion for TPD Benefit:**
No benefit shall be payable if TPD of the Person Covered or Spouse (if any):
 - (i) is resulted from self-inflicted injuries, while sane or insane.
 - (ii) has existed prior to the risk commencement date or on the date of any reinstatement, whichever is later.
 - (iii) is caused by bodily injury sustained as a result of parachuting or skydiving, or engaging in aerial flights other than as a crew member or as a fare-paying passenger of a licensed commercial airline operating on a regular scheduled route.
 - (iv) is resulted from breach of law by you or any assault provoked by you.
 - (v) is resulted from war, whether declared or undeclared.
- **Exclusion for Accidental Death Benefit/Accidental Medical Reimbursement:**
No benefit will be payable for any Injury resulting in Loss suffered, as a result of:
 - (i) suicide, attempted suicide or self-inflicted injuries, while sane or insane.
 - (ii) bodily infirmity, or mental or functional disorder, or illness or disease of any kind, or any infections, other than infections occurring simultaneously with and in consequence of an accidental cut or wound.
 - (iii) war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection.
 - (iv) from the action of any armed forces, or from Accident or violence arising by reason of the existence of a state of armed conflict.
- **Exclusion for Infectious Diseases Protect Benefit:**
No benefit will be payable if the condition is caused directly or indirectly by, or coexist with any of the following event that:
 - (i) the symptoms of any of the Infectious Diseases are manifested prior to or within 90 days after the certificate has commenced.
 - (ii) the Infectious Diseases arises directly or indirectly from any Pre-Existing Conditions.
 - (iii) the history of drug, substance or alcohol abuse of the Person Covered, Spouse and Children (if any).
 - (iv) war or any act of war, declared or undeclared, criminal activities, active duty in any armed forces, direct participation in strike, riots and civil commotion or insurrection.
 - (v) the presence of the Acquired Immune Deficiency Syndrome ("AIDS") / Human Immunodeficiency Virus ("HIV") infection.
 - (vi) the Infectious Diseases required quarantine by law, or being declared as Epidemic

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

8. Can I cancel my certificate?

Yes, you can cancel your certificate by giving written notice to Us. However, it is not advisable to hold this plan for a short period of time in view of the high initial costs. Participating in a family takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period of 30 days, your certificate may lapse. The accumulated cash value that you may get when you cancel the certificate before maturity period will be much less than the total amount of contribution that you have paid.

9. What do I need to do if there are changes to my/my nominee(s) contact details?

It is important that you inform Us of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner.

10. Where can I get further information?

Should you require additional information about Family Takaful and Medical and Health Takaful, please refer to www.mycoverage.my.

If you have any enquiries, please contact Us at:

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(A Takaful Operator registered under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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Website : https://www.ocbc.com.my/OCBCAL_Amin/index.shtml

11. Other similar types of cover available

You may check with your Bank sales staff or contact Us directly for other similar types of cover currently available.

IMPORTANT NOTICE:

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 AND YOU SHOULD SATISFY YOURSELF THAT THE CONTRIBUTION PAYABLE UNDER THE CERTIFICATE IS THE AMOUNT YOU CAN AFFORD. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND DISCUSS WITH THE BANK SALES STAFF OR CONTACT US DIRECTLY FOR MORE INFORMATION.

If there is any discrepancy between English and Bahasa Malaysia versions of this Product Disclosure Sheet, the English version shall prevail.

The term "Bank" shall refer to OCBC Al-Amin Bank Berhad (818444-T).

The information provided in this disclosure sheet is valid as at [<dd/mm/yyyy>](#).