AFFIN Credit Shield

PRODUCT DISCLOSURE SHEET

Dear Customer, this Product Disclosure Sheet (PDS) provides You with key information on Your life insurance.
Other customers have read this PDS and found it helpful; You should read it too.

1. What is AFFIN Credit Shield?

This is a non-participating group term life insurance plan that offers insurance protection on the monthly outstanding statement balance of the Insured Person's Credit Card Account with the Owner upon Death or Total and Permanent Disability (TPD). The total outstanding credit card balance shall include any finance charge, as stated in the monthly Credit Card Account statements as at the date of the Insured Person's Death or commencement of TPD. This product covers the Insured Person up to age 65.

2. Know Your Coverage/Benefits

As an illustration, a healthy Male aged 30 years old, with Death and Total and Permanent Disability coverage of MYR 300,000, will have to pay a premium of RM 162.50 monthly for coverage up to age 65. This product has a maximum Basic Sum Insured of MYR 300,000.

Death Benefit	Insured's Credit Card outstanding statement balance
Total and Permanent Disability (TPD) Benefit	Insured's Credit Card outstanding statement balance
Additional Coverage/Benefits	Not Available

Please refer to the Master Policy and the Certificate of Insurance for more details on the coverage/benefits provided.

Your life insurance **excludes**:

Death due to:

- suicide, while sane or insane or by hands of justice, within 12 months from the Effective Date of the Certificate of Insurance; or
- any Pre-existing Conditions, for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs during the 90 days preceding the effective date of coverage unless the Insured Person affected by these conditions has been insured under the Certificate of Insurance for at least 12 months.

TPD due to:

- Self-inflicted injuries or any attempt thereat while sane or insane, suicide; or
- Insurrection, war (declared or undeclared) or any warlike operations or military or naval service under orders for warlike operations; or
- Participation in a strike, riot or civil commotion or committing an assault or felony; or
- Pre-existing Conditions for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs during the 90 days preceding the effective date of coverage unless the Insured Person affected by these conditions has been insured under the Certificate of Insurance for at least 12 months.

Note: This list is **non-exhaustive**. Please refer to the Master Policy and the Certificate of Insurance for the full list of exclusions.

If You have any questions or require assistance on Your life insurance, You can:

Call us at:	Visit us at:	Email us at:	Scan the QR Code above
1 300 13 2121	https://www.generali.com.my/	customer.service.life@generali.com.my	

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

3. Know Your Obligations

For Your life insurance, You must pay a premium of:	
Premium	**The monthly premium payable is MYR 0.65 per MYR 100 of the Insured's Outstanding Balance.** **Each monthly premium payment shall cover the outstanding statement balance until the date of your next credit card account statement. Your coverage will automatically renew by continued payment of the monthly premiums. Renewal of the insurance coverage for each Insured is not guaranteed.** **Premium rates are not guaranteed. The Company may revise the premium rates by giving you at least 60 days written notice.**
Duration: One Year Only	
You also have to pay the following fees and charges:	
Commission	10% of premium
Other applicable charges	Nil

Please refer to the Master Policy and the Certificate of Insurance for more details.

4. Other Key Terms

- Importance of disclosure – You must disclose all material facts such as medical condition and state Your age correctly. Otherwise, You may risk having Your claim rejected or policy terminated.
- Pre-existing Conditions – means conditions that the Insured Person has reasonable knowledge of. An Insured Person may be considered to have reasonable knowledge of a Pre-existing Condition where the condition is one for which:
  a) the Insured Person has received or is receiving treatment; or
  b) medical advice, diagnosis, care or treatment has been recommended or provided; or
  c) clear and distinct symptoms are or were evident; or
  d) its existence would have been apparent to a reasonable person in the circumstances.

Note: This list is **non-exhaustive**. Please refer to the Master Policy and Certificate of Insurance for the full list of terms.

Can I cancel my policy?

Yes, You may cancel Your policy by giving a written notice to Us with the consent of the Owner.

- Free Look Cancellation – The Insured Person may cancel the Certificate of Insurance within 15 days from the date of receipt. We will cancel the coverage of the Insured Person and refund the premium.
- Surrender – The Insured Person may surrender the Certificate of Insurance by returning it to Us. We will cancel the coverage of the Insured Person and refund the premium.

This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. Affin Bank Berhad 197501003274 (25046-T) is a distributor of this insurance plan and located at Level 19, Menara AFFIN, Lingkaran TRX, Tun Razak Exchange, 55188 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at 01/04/2026.