

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with the 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 AFFIN Takaful myUltimate Keyman?

AFFIN Takaful myUltimate Keyman is a regular contribution Takaful plan that provides coverage for death and total and permanent disability ("TPD") of key person(s) within an institution/company/organisation and further includes a charity benefit.

This plan applies Shariah concepts like **Tabarru', Wakalah, Qard** and **Hibah**

### 2 Know Your Coverage/Benefits

**As an illustration**, for a 30-year-old male with contribution of **RM1,544.40** yearly, you will receive the following family takaful **coverage / benefits**:

Death/TPD	<b>RM500,000</b>
Charity	<b>RM50,000</b> will be payable to a designated charitable organization upon death/TPD.

**Note:** The TPD benefit provides coverage only up to age 70.

Your family takaful **excludes**:

- Death due to suicide within the first year.
- TPD:
  - a) that existed before the coverage starts, or TPD resulting from attempted suicide or self-inflicted injuries.
  - b) resulted due to aviation, gliding or any other fling activity other than as a pilot, cabin crew or flight passenger.
  - c) resulted from breaking the law or getting injured while committing, attempting or provoking an assault or crime.

**Note:** This 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  
AFFIN BANK / AFFIN ISLAMIC  
branch



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



Scan the QR code to refer to  
Appendix for more info

### 3 Know Your Obligations

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

Takaful Contribution	<b>RM1,544.40</b> yearly
Duration:	35 years

**You also have to pay the following fees and charges:**

Service Tax	<b>RM114.40</b> yearly											
Wakalah fee *	The Wakalah fee is deducted upfront as a percentage of the takaful contribution and after service tax to meet our management expenses and total distribution cost (i.e. commission).											
	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>&gt;10</b>
	<b>%</b>	60.00	60.00	50.00	40.00	40.00	40.00	30.00	30.00	30.00	20.00	20.00
	<b>RM</b>	858	858	715	572	572	572	429	429	429	286	286
Commission (as part of Wakalah fee) *	<b>Year</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>&gt;10</b>
	<b>%</b>	40.00	30.00	20.00	15.00	10.00	10.00	-	-	-	-	-
	<b>RM</b>	572	429	286	215	143	143	-	-	-	-	-
Stamp duty	<b>Payable by Syarikat Takaful Malaysia Keluarga Berhad</b>											

\* All amount in RM presented are rounded to the nearest Malaysian Ringgit (RM).

#### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected and/or certificate terminated.
- Please inform us immediately if something happens that may lead to a claim.

**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 a 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 contribution that you have paid 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. No surrender value will be payable as certificate will remain in force until the next contribution due date.

#### 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.

Name:

Date:


**Shariah Concept**

<b>Tabarru'</b>	<ul style="list-style-type: none"> <li>• Donation for charitable purposes.</li> <li>• You donate an amount from your takaful contribution after the deduction of Wakalah fee, to the Participant Special Account ("Risk Fund") to help other participants.</li> <li>• Tabarru' takes into effect when you contribute to the Risk Fund.</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.</li> <li>• 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>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>


**Other Key Terms & Conditions**

<b>Takaful Contribution</b>	<ol style="list-style-type: none"> <li>The takaful contribution depends on the sum covered, entry age and coverage term.</li> <li>The takaful contribution amount is not guaranteed and we reserve the right to revise the takaful contribution amount. We will notify you at least 30 days before it takes effect.</li> <li>The takaful contribution that you have to pay and the certificate terms may vary depending on our underwriting requirements.</li> <li>Coverage on the person covered will take effect upon a successful payment of the first takaful contribution as stated in your e-certificate.</li> <li>Subsequently, your takaful contribution will be deducted automatically from the selected debit/credit card based on the chosen payment mode to ensure continuous protection for the person covered.</li> <li>Please keep the receipt, which will be emailed to you, as proof of takaful contribution payment made.</li> </ol>
<b>Tabarru'</b>	<ol style="list-style-type: none"> <li>The takaful contribution paid after deducting the Wakalah fee will be considered as Tabarru' and placed into the Risk Fund.</li> <li>The Tabarru' amount is not guaranteed and we reserve the right to revise the Tabarru' amount. We will notify you at least 30 days before it takes effect.</li> </ol>
<b>Grace Period</b>	You will have 30 days from the due date to pay your takaful contribution. If the takaful contribution is not paid at the end of the grace period, your takaful coverage will stop.
<b>Reinstatement</b>	If your certificate lapsed due to non-payment of takaful contribution, you may reinstate the certificate, subject to our requirements.
<b>Others</b>	It is important that you update in the <i>myTakaful</i> Customer Portal or inform us of any changes in your contact details to ensure that all correspondences reach you on time.

**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)).**

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