

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with 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 M-Zahra First Takaful?

M-Zahra First Takaful offers takaful protection for **20** years. This plan provides a lump sum benefit if the person covered dies or suffers total and permanent disability ("TPD") during the coverage term. It also offers an additional death benefit in the event of accidental death or death while performing Hajj/Umrah, as well as coverage for critical illness and daily hospital cash benefit.

By participating in this plan, 5% of the takaful contribution will be donated as Sadaqa to a charitable organisation. Upon the person covered's death, the remaining unpaid Sadaqa contributions for the rest of the coverage term will also be donated as the Sadaqa Benefit.

This plan applies Shariah concepts like **Tabarru', Wakalah, Qard, Hibah, Ju'alah** and **Sadaqa**.

2 Know Your Coverage/Benefits

As an illustration, for a 30-year-old male with contribution of **RM1,200.00** yearly, you will receive the following family takaful **coverage/benefits**:

Death/TPD	a. RM150,000 ; and b. The balance in the Participant Account ("PA") (if any).						
Accidental Death*	An additional benefit if death is due to an accident: <table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: #92d050;"> <th>Accidental Death Event</th> <th>Additional Benefit Payable</th> </tr> </thead> <tbody> <tr> <td>Within Malaysia</td> <td>RM150,000</td> </tr> <tr> <td>While travelling outside Malaysia</td> <td>RM300,000</td> </tr> </tbody> </table>	Accidental Death Event	Additional Benefit Payable	Within Malaysia	RM150,000	While travelling outside Malaysia	RM300,000
Accidental Death Event	Additional Benefit Payable						
Within Malaysia	RM150,000						
While travelling outside Malaysia	RM300,000						
Death While Performing Hajj/Umrah*	An additional of RM300,000						
Critical Illness Benefit	RM75,000						
Daily Hospital Cash Benefit	a. Hospitalisation Benefit - RM100.00 per day; or b. Intensive Care Unit ("ICU") Benefit - RM200.00 per day.						
Sadaqa Benefit	Upon the person covered's death, the remaining unpaid Sadaqa contributions of RM60.00 yearly for the rest of the coverage term will be paid in one lump sum to the selected charitable organisation.						
Maturity	Any balance in the PA.						

Note:

*You can only claim **one** of these benefits, in addition to the Death/TPD and the Sadaqa Benefits.

Your family takaful **excludes**:

- Death due to suicide within the first year; and
- TPD that existed before the coverage starts, or resulting from attempted suicide or self-inflicted injuries.

Note: This list is **non-exhaustive**. You must refer to the Appendix for the additional exclusions.

If you have any questions or require assistance on your family takaful, you can:



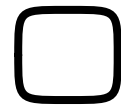
Call us at:
1-300 88 252 385



Visit the nearest Bank Muamalat
Malaysia Berhad branch



Email us at:
csu@takaful-malaysia.com.my



Scan the QR code to refer
to Appendix for more info

3 Know Your Obligations

For this family takaful, you must pay takaful contribution of:

Takaful Contribution	RM1,200.00 yearly (5% of your takaful contribution, i.e. RM60.00 , will be donated to a selected charitable organisation as Sadaqa contribution.)
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Duration: until age **50**

You also have to pay the following fees and charges:

(Wakalah fee and commission are calculated as a percentage of the contribution net of Sadaqa contribution. The Wakalah fee will not be charged on the Sadaqa contribution. Similarly, no commission is payable on the Sadaqa contribution.)

Wakalah fee	The Wakalah fee is deducted upfront as a percentage of the takaful contribution to meet our management expenses and total distribution cost (i.e. commission).
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	Year	1	2	3	4	5	6	7	8	9	10
	%	50.00	50.00	50.00	50.00	30.00	30.00	30.00	30.00	30.00	30.00
	RM	570.00	570.00	570.00	570.00	342.00	342.00	342.00	342.00	342.00	342.00
Commission (as part of Wakalah fee)	Year	1	2	3	4	5	6	7	8	9	10
	%	30.00	20.00	15.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
	RM	342.00	228.00	171.00	57.00	57.00	57.00	57.00	57.00	57.00	57.00
Service charge	RM 3.00 per month from the PA.										
Stamp duty	Payable by Syarikat Takaful Malaysia Keluarga Berhad.										

4 Other Key Terms

- You have a duty to take reasonable care not to provide false or inaccurate information when you apply for this plan. Failure to do so may result in the risk of having your claim rejected and/or certificate terminated.
- You may nominate a nominee(s) and ensure that your nominee(s) is/are aware of your participation in this plan.
- 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, minus any medical examination expenses, 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, and any balance in the PA will be payable.

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

Tabarru'	<ul style="list-style-type: none"> • Donation for charitable purposes. • You donate an amount from the PA to the Participant Special Account ("Risk Fund") to help other participants. • Tabarru' takes into effect when you contribute to the Risk Fund
Wakalah	<ul style="list-style-type: none"> • A contract in which one party, the principal, authorises another party to act as their agent. • The agent will undertake a specific task on delegable matters, either with or without a fee. • In this plan, you grant us the authority to manage the certificate, and in exchange, we will collect a Wakalah fee and service charge.
Ju'alah	<ul style="list-style-type: none"> • A contract where a party offers a specified reward to another party who achieved a determined result. • You allow us to receive 15% of the investment profit from the PA and 50% of the distributable surplus from the Risk Fund, if any, as a performance incentive for successfully managing the PA and the Risk Fund.
Qard	<ul style="list-style-type: none"> • A loan without any interest. • We will lend an amount of money to the Risk Fund without interest if the Risk Fund is in deficit to pay claim.
Hibah	<ul style="list-style-type: none"> • A transfer of ownership of an asset from a donor to a recipient(s) without any consideration. • The benefits payable from the Risk Fund are given as Hibah. • The nominee(s) may receive the benefits payable as Hibah if the nominee(s) is/are a beneficiary(ies) under conditional Hibah.
Sadaqa	<ul style="list-style-type: none"> • Charity given voluntarily in order to please God. Sadaqa also describes a voluntary charitable act towards others, whether through generosity or compassion. • In this plan, 5% of the takaful contribution will be donated to a charitable organisation approved by us as Sadaqa contribution. Upon the person covered's death, the balance of unpaid Sadaqa contribution for the remaining coverage term will be donated as the Sadaqa Benefit.



Other Key Terms & Conditions

Takaful Contribution	<ol style="list-style-type: none"> 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. Coverage on the person covered will take effect upon a successful payment of the first takaful contribution as stated in your e-certificate. Subsequently, your takaful contribution will be deducted automatically from the selected debit/credit card or current/savings account based on the chosen payment mode to ensure continuous protection for the person covered. Please keep the receipt, which will be emailed to you, as proof of the takaful contribution payment made.
Tabarru'	<ol style="list-style-type: none"> Tabarru' will be deducted monthly from the PA and credited into the Risk Fund, and depending on the person covered's attained age and gender. 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.
Grace Period	You will have 30 days from the due date to pay your takaful contribution. Your certificate will remain in force during the grace period.
Lapse	Your certificate will lapse and no coverage will be provided when the balance in the PA is insufficient to cover the Tabarru' and service charge.
Reinstatement	If your certificate lapse, you may reinstate the certificate, subject to our requirements.
Waiting Period	<ol style="list-style-type: none"> This plan does not cover any disability, sickness, disease, or related complications that occur within the waiting period as follows: <ul style="list-style-type: none"> <u>Critical Illness Benefit</u> <ol style="list-style-type: none"> 60 days for cancer, heart attack, coronary artery by-pass surgery, serious coronary artery disease and angioplasty and other invasive treatments for coronary artery disease. 30 days for critical illnesses other than the above.

	<p><u>Daily Hospital Cash Benefit</u></p> <p>a) 120 days for specified illness.</p> <p>b) 30 days for illnesses other than specified illness.</p> <p>2. Accidental death must occur within 90 days from the date of the accident.</p>
Others	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.


Coverage/Benefits

List of Critical Illnesses Covered	List of Critical Illnesses Covered	
	<ol style="list-style-type: none"> 1. Alzheimer's Disease / Severe Dementia 2. Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living 3. Benign Brain Tumour – of specified severity 4. Blindness – Permanent and Irreversible 5. Brain Surgery 6. Cancer – of specified severity and does not cover very early cancers 7. Cardiomyopathy – of specified severity 8. Chronic Aplastic Anemia – resulting in permanent Bone Marrow Failure 9. Coma – resulting in permanent neurological deficit with persisting clinical symptoms 10. Coronary Artery By-Pass Surgery 11. Deafness – Permanent and Irreversible 12. Encephalitis – resulting in permanent inability to perform Activities of Daily Living 13. End-Stage Liver Failure 14. End-Stage Lung Disease 15. Full-blown AIDS 16. Fulminant Viral Hepatitis 17. Heart Attack – of specified severity 18. Heart Valve Surgery 19. HIV Infection Due to Blood Transfusion 20. Kidney Failure – requiring dialysis or kidney transplant 21. Loss of Independent Existence 22. Loss of Speech 23. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living 24. Major Organ / Bone Marrow Transplant 	<ol style="list-style-type: none"> 25. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms 26. Multiple Sclerosis 27. Muscular Dystrophy 28. Paralysis of limbs 29. Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living 30. Primary Pulmonary Arterial Hypertension – of specified severity 31. Serious Coronary Artery Disease 32. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms 33. Surgery to Aorta 34. Systemic Lupus Erythematosus with Severe Kidney Complications 35. Third Degree Burns – of specified severity 36. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection 37. Terminal Illness 38. Medullary Cystic Disease 39. Apallic Syndrome (i.e. Persistent Vegetative State) 40. Chronic Autoimmune Hepatitis 41. Chronic Relapsing Pancreatitis 42. Creutzfeldt-Jakob Disease 43. Ebola Hemorrhagic Fever 44. Elephantiasis 45. Poliomyelitis 46. Progressive Scleroderma 47. Severe Eisenmenger's Syndrome
	Activities of Daily Living are as follows:	

	<ul style="list-style-type: none"> • Transfer -Getting in and out of a chair without requiring physical assistance. • Mobility -The ability to move from room to room without requiring any physical assistance. • Continenence -The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene. • Dressing -Putting on and taking off all necessary items of clothing without requiring assistance of another person. • Bathing/Washing -The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means. • Eating -All tasks of getting food into the body once it has been prepared.
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Exclusions

This plan does not cover the following:

Death	<ul style="list-style-type: none"> • Death due to suicide within the first year.
TPD	TPD: <ul style="list-style-type: none"> • that existed before the coverage starts, or resulting from attempted suicide or self-inflicted injuries; • resulted due to aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger; or • resulted from breaking the law or getting injured while committing, attempting or provoking an assault or crime.
Accidental Death	Accidental death due to: <ul style="list-style-type: none"> • suicide, attempted suicide or self-inflicted injuries; • aviation, gliding or any other flying activity other than as a pilot, cabin crew or flight passenger; or • hazardous sports, or riding or driving in any kind of race or competition.
Death While Performing Hajj/Umrah	<ul style="list-style-type: none"> • Death while performing Hajj/Umrah within the first year.
Critical Illness	Illness: <ul style="list-style-type: none"> • that existed before coverage starts; • due to any condition that existed or was diagnosed during the waiting period, or after the waiting period but related to that condition except critical illness caused by injury; • where any signs or symptoms before or during the waiting period, even if the diagnosis is made after the waiting period; • caused by nuclear weapon material, ionising, radiations or contamination by radioactivity or combustion of nuclear fuel; • that happens while the person is under the influence of alcohol, drugs, or mind-altering substances; or • caused by self-inflicted injuries and physical defect.
Daily Hospital Cash	Hospitalisation due to: <ul style="list-style-type: none"> • conditions that existed before coverage starts; • illness or specified illness which occurs within the waiting period; • pregnancy-related matters, including childbirth (normal or caesarean), miscarriage, abortion, prenatal or postnatal care, birth control, infertility treatment, erectile dysfunction, sterilisation or related test or treatments; • mental, nervous, or psychological disorders, including related physical or stress-related conditions; • illness or injury caused by alcohol, drugs or mind-altering substances; • war, acts of war (declared or not), criminal or terrorist act, active service in armed forces, or direct involvement in strikes, riots, civil unrest, or rebellion; • exposure to ionising radiation, radioactive contamination from nuclear fuel, nuclear waste, or nuclear weapons; • any illness or injury arising from breaking the law or from provoking an assault; • suicide, attempted suicide, or self-inflicted injury; • private flying, except when travelling as a paying passenger on a licensed commercial airline. • illness or injury from racing (except running), hazardous sports (such as skydiving, water skiing, scuba diving, winter sports), professional sports, or illegal activities;

	<ul style="list-style-type: none">• Acquired Immunodeficiency Syndrome (AIDS), infection by Human Immunodeficiency Virus (HIV) or related conditions;• which is considered as not medically necessary based on the diagnosis and treatment; or• routine medical examination or consultation, cosmetic or dental care and treatment or plastic surgery, organ or tissue donation, gender transformation, experimental or elective surgery or congenital anomalies.
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Note:

The above list is **non-exhaustive**. You must refer to the certificate wording for the full list of terms and conditions.

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 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).

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