

Product Disclosure Sheet

Personal Cyber Takaful



IMPORTANT NOTE:

The Product Disclosure Sheet ("PDS") provides some of the key information that you should consider before you participate in a Personal Cyber Takaful that best meet your needs. Please be sure to also read the general terms and conditions.

1 What is Personal Cyber Takaful?

This product provides comprehensive coverage against cyber threats, including identity theft, online fraud, and data breaches, ensuring bank* customers feel secure during online financial transactions by covering potential financial losses caused by these threats.

► Shariah Concepts

- Hibah** refers to a transfer of ownership of an asset from a donor to a recipient without any consideration. Under this product, the benefits payable from General Takaful Fund ("GTF") is based on Hibah.
- Ju'alah** refers to a contract where a party offers a specified reward to another party who achieved a determined result. Under this product, the participant allows Syarikat Takaful Malaysia Am Berhad ("We", "Us", "Our" or "Takaful Malaysia") to receive a portion of the distributable surplus arising from the GTF as a performance incentive for Takaful Malaysia's achievement in managing the GTF which results in the surplus.
- Qard** refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender. Under this product, Takaful Malaysia will lend an amount of money to the GTF without interest if the GTF is in deficit.
- Tabarru'** means donation for charitable purposes. Under this product, the participant donates a portion of the contribution to the GTF to help other participants. Tabarru' takes into effect when the participant contributed to the GTF.
- Wakalah** refers to a contract where a party, as principal authorizes another party as his agent to perform a particular task on matters that may be delegated, with or without the imposition of a fee. Under this product, the participant authorizes Takaful Malaysia to manage the GTF and in return, Takaful Malaysia will receive a Wakalah fee.

2 Know Your Coverage

As an illustration, for RM13.70 (Option 1), you will receive the following coverage:

This product covers: Electronic Fund Transfer Fraud – Up to RM500.00 Online Retail Fraud – Up to RM300.00 Identity Theft – Up to RM150.00	This product excludes: Abnormal Conditions/ State of Emergency/ Mass Cyber-Attack.
The duration of coverage is one (1) year. You need to renew your certificate annually.	

If you have any questions or require assistance on your Personal Cyber Takaful, you can:



Call us at:
1-800-81-9783



Visit us at:
www.takaful-malaysia.com.my/en



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



The list above is not exhaustive. For more details, please refer to the Certificate Wording for full information on what is and is not covered.

3 Know Your Obligations

For this Personal Cyber Takaful, you must pay a takaful contribution of:

For this takaful, you must pay a takaful contribution of:	
Option 1	RM13.70
Option 2	RM33.70
Option 3	RM54.54

You also have to pay the following fees and charges:

Wakalah Fee	35% of contribution of which: [example: gross contribution is RM13.70 x 35% = RM4.80] - Commission – 15% - Management Expenses – 20%
Service Tax	8% of the contribution paid

Stamp duty of RM10.00 is payable by the bank*.

* Takaful Malaysia's bank partners

4 Other Key Terms

Duty of Disclosure

Consumer Takaful Contract

Pursuant to Paragraph 5 of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this Takaful). You must answer the questions fully and accurately. Failure to take reasonable care in answering the questions may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with Us. In addition to answering the questions in the Proposal Form (or when you apply for this Takaful), you are required to disclose any other matter that you know to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied. You also have a duty to tell Us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.

Non-Consumer Takaful Contract

Pursuant to Paragraph 4 (1) of Schedule 9 of the Islamic Financial Services Act 2013, if you are applying for this Takaful for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of your contract of Takaful, refusal or reduction of your claim(s), change of terms or termination of your contract of Takaful. The above duty of disclosure shall continue until the time your contract of Takaful is entered into, varied or renewed with Us. You also have a duty to tell Us immediately if at any time after your contract of Takaful has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when you applied for this Takaful) is inaccurate or has changed.

Eligibility

- Individual Inclusivity
- Fit for purpose – The customer must have a Current Account and Savings Account (“CASA”) or Credit Card holder of the bank.

Others

Change in Risk - you must inform Takaful Malaysia in writing of any material changes during the certificate period so that the necessary amendments are endorsed into your certificate.

 **Note: The list above is not exhaustive.** Please refer to the Certificate Wording for the full list of terms and conditions under this product.

▶ Can I cancel my certificate?

You may cancel your certificate at any time by giving a written notice to Us. Upon cancellation, you are entitled for a pro-rate refund of contribution subject to minimum contribution of RM10.00 will be retained by Us, provided no claims have been made under the certificate.

Customer's Acknowledgement*

Kindly ensure that you complete this section personally and are fully aware of what you are signing:

- I acknowledge that Takaful Malaysia 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:

THE BENEFIT(S) PAYABLE UNDER ELIGIBLE PRODUCT 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 TAKAFUL MALAYSIA OR PIDM (VISIT WWW.PIDM.GOV.MY).

This product is managed by:

Syarikat Takaful Malaysia Am Berhad [201701032316 (1246486-D)] (“Takaful Malaysia”) is licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this Product Disclosure Sheet is valid as at July, 2025