



PUBLIC ISLAMIC BANK

WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

PUBLIC ISLAMIC BANK BERHAD

Menara Public Bank, 146 Jalan Ampang,
50450 Kuala Lumpur, Malaysia.

Managed by:



**AIA PUBLIC
TAKAFUL**

For more information, please visit the Bank's website,
call 603-2170 8000 or visit any PIB branch.



PUBLIC ISLAMIC BANK BERHAD 197301001433 (14328-V)
Member of PIDM

PB Sedia Lindung (This is a **TAKAFUL PRODUCT**)

PEACE OF MIND FOR
LIFE'S UNEXPECTED MOMENTS



AIA PUBLIC Takaful Bhd. is a member of PIDM.
The benefit(s) payable under eligible takaful certificates / products is (are) 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 AIA PUBLIC Takaful Bhd. or PIDM (visit www.pidm.gov.my).

When life presents unexpected challenges, your energy should be directed toward overcoming them—not worrying about financial burdens. PB Sedia Lindung (This is a TAKAFUL PRODUCT) offers peace of mind by providing accessible and meaningful protection during life's critical moments.

Thoughtfully designed in alignment with the five pillars of Maqasid Shariah—protection of faith, life, intellect, family, and wealth - PB Sedia Lindung, a regular contribution family takaful plan, delivers holistic coverage that empowers you to focus on what truly matters.



Complete protection with up to 3X coverage during critical moments



Robust protection against 45 critical illnesses



Celebrate the maturity of the certificate



Grow your coverage by staying healthy with AIA Vitality



Blessings beyond life with Badal Hajj and option to donate surplus for charity



Simplified enrollment with Simplified Issuance Offer (SIO)



Complete protection with up to 3X coverage during critical moments

- **Life Coverage:** In the event of death or Total Permanent Disability (TPD)¹, receive 100% of the sum covered plus your account value.
- **Accidental Coverage:** If an accident leads to death or TPD, receive additional 100% of the sum covered.
- **Important Moments Coverage:** Enjoy additional 200% of the sum covered during sacred journeys like Hajj, Umrah, and Festive Seasons, offering extra Accidental protection when it matters most.



Robust protection against 45 critical illnesses (only applicable to selected plans)

Enjoy peace of mind with all-in-one protection against 45 critical illnesses. Get a lump sum payout upon diagnosis or undergoing covered surgery (except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease)².



Celebrate the maturity of the certificate

Upon maturity, receive 30% of sum covered plus your account value.



Grow your coverage by staying healthy with AIA Vitality

AIA Vitality members can boost their sum covered by up to 2% every year and up to 20% of the initial sum covered with **Vitality Protect Boost**, by just staying active and maintaining wellness.

AIA Vitality Status	Platinum	Gold	Silver	Bronze
% increase of initial sum covered	+2%	+1%	Nil	Nil



Blessings beyond life with Badal Hajj and option to donate surplus for charity

- **Badal Hajj Benefit / Funeral Expenses benefit**
 - If you pass away, an additional 10% of your sum covered will be provided to your beneficiary to arrange for Badal Hajj if you are a Muslim aged 16 and above. Otherwise, the amount shall instead be payable as funeral expenses benefit³.
- **Option to donate surplus for charity**
 - Donate your surplus to charity to create a better life for unfortunate ones.



Simplified enrollment with Simplified Issuance Offer (SIO)

You can sign up quickly and easily - no lengthy health questions, no tests, no waiting for medical approvals. Application on accept or reject basis.

¹ TPD coverage is provided up to age 70.

² Payment of Critical Illness Benefit will reduce the sum covered of Death/ TPD Benefit. In the event of Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the critical illness sum covered, up to RM25,000 shall be payable.

³ If the Person Covered is a non-Muslim or is below age 16 at time of death, or has previously performed Hajj.

PB Sedia Lindung: How It Protects You?



Aiman,

- **Age:** 30 years old
- **Gender:** Male
- **Smoking Status:** Non-smoker

Coverage Details for PB Sedia Lindung:

- **Plan Type:** Plan 3
- **Coverage Term:** Up to age 80
- **Contribution Payment Term:** Full Term
- **Annual Contribution:** RM3,456
- **AIA Vitality Member:** Consistently achieves **Gold** Status every year
- **Vitality Protect Boost benefit:** +1% increase of initial sum covered annually, subject to maximum 20% of initial sum covered
- **Badal Hajj Benefit:** Provides 10% of the sum covered in the event of his death or accidental death.

What Benefits Will Aiman Receive During the Certificate Tenure?



At age 50, if he passes away or suffers Total Permanent Disability (TPD),

- **Death/TPD¹ Benefit:** RM100,000
- **Vitality Protect Boost:** RM20,000
- **Badal Hajj Benefit:** RM12,000

Total Death benefit: RM132,000 + Account Value in PAF
Total TPD benefit: RM120,000 + Account Value in PAF

OR



At age 50, in the event of an accident leading to death or TPD,

- **Accidental Death/TPD Benefit:** RM200,000
- **Vitality Protect Boost:** RM40,000
- **Badal Hajj Benefit:** RM12,000

Total Accidental Death benefit: RM252,000 + Account Value in PAF
Total Accidental TPD benefit: RM240,000 + Account Value in PAF

OR



At age 50, In the event of an accident leading to death or TPD during Hajj, Umrah, or Festive Seasons,

- **Accidental Death/TPD Benefit:** RM300,000
- **Vitality Protect Boost:** RM60,000
- **Badal Hajj Benefit:** RM12,000

Total Accidental Death benefit during Hajj or Umrah or Festive Seasons: RM372,000 + Account Value in PAF
Total Accidental TPD benefit during Hajj or Umrah or Festive Seasons: RM360,000 + Account Value in PAF

OR



At age 50, if he was diagnosed with any of the covered 45 Critical Illnesses,

- **Critical Illness Benefit:** RM100,000
- **Vitality Protect Boost:** RM20,000

Total Critical Illness Benefit²: RM120,000 + Account Value in PAF

What happens if he undergoes Angioplasty and Other Invasive Treatments for Coronary Artery Disease?

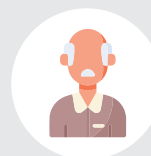
RM20,000 payable²

After the angioplasty claim, the Critical Illness benefit sum covered will be adjusted as follows:

- Adjusted Critical Illness benefit:
 - = Increased Sum Covered minus Angioplasty Claim
 - = RM120,000 – RM20,000
 - = RM100,000

The sum covered for Death/TPD benefit will also be reduced by the same amount. This plan shall be terminated upon fully settlement of Critical Illness benefit.

OR



If He Survives until the End of the Certificate Term at Age 80,

- **Maturity Benefit:** RM30,000 + Account Value in PAF

A GLIMPSE OF THE BENEFITS OF PB SEDIA LINDUNG

Table of Benefits

Benefits		Amount of Benefits (RM)				
		Plan 1	Plan 2	Plan 3	Plan 4	
	Death / TPD Benefit ⁴	100,000	200,000	100,000	200,000	
	Accidental Death / TPD Benefit ⁴	200,000	400,000	200,000	400,000	
	Accidental Death / TPD Benefit ⁴ during Hajj or Umrah or Festive Seasons	300,000	600,000	300,000	600,000	
	Critical Illness Benefit ⁴	Nil	Nil	100,000	200,000	
	Badal Hajj / Funeral Expenses Benefit	10% (Sum Covered ⁵ + Vitality Protect Boost)				
	Vitality Protect Boost Note: This benefit is only available for AIA Vitality Member	AIA Vitality Status	Platinum	Gold	Silver	Bronze
		% increase of initial sum covered	+2%	+1%	Nil	Nil
(Subject to maximum 20% of Initial Sum Covered)						
	Maturity Benefit ⁴	30,000	60,000	30,000	60,000	

⁴ Benefits (including account value in PAF) will be payable upon occurrence of death/TPD, accidental death/TPD, accidental death/TPD during Hajj or Umrah or Festive Seasons, critical illness, or maturity, whichever occurs first. Thereafter, the certificate shall terminate.

⁵ Sum Covered refers to the amount of Death/TPD Benefit.

FREQUENTLY ASKED QUESTIONS

Q: What is Takaful?

A: Takaful is a mutual assistance scheme based on the principles of solidarity, brotherhood, and cooperation. Each participant agrees to contribute on the basis of Tabarru' (donation) into a fund, namely the Participants' Risk Fund, which will be used to assist each other in times of need. AIA PUBLIC Takaful Bhd., (AIA PUBLIC Takaful) as a Takaful Operator is entrusted to properly invest and manage this fund in accordance with the investment strategy that complies with Shariah principles.

Q: What is PB Sedia Lindung?

A: PB Sedia Lindung is a regular contribution family takaful plan. It provides coverage against death/TPD, accidental death/TPD, accidental death/TPD during Hajj or Umrah or Festive Seasons, critical illness benefit upon diagnosis of any one of the 45 critical illnesses and Badal Hajj / Funeral Expenses benefit. On top of that, the plan also provides Vitality Protect Boost and maturity benefit.

This plan offers multiple plan options to suit different customers' needs, with coverage periods of up to the age of 80. The contribution will be allocated into Participant's Account Fund (PAF). Tabarru' will be dripped on monthly basis from PAF and then credited into PRF.

Q: Who is eligible to be the Person Covered for PB Sedia Lindung?

A: This plan is available for individuals aged between 14 days old and 60 years old. Maturity age and coverage term is up to age 80. While for TPD benefit, only up to age 70.

Q: How much do I have to pay for PB Sedia Lindung?

A: The contribution is based on the chosen plan. The table below shows the indicative annual contribution rates for non-smoker male aged 35 of standard health, with maturity age / coverage term up to age 80:

Plan	Annual Contribution (RM)
Plan 1	2,352
Plan 2	4,704
Plan 3	3,732
Plan 4	7,464

Q: How long will I have to pay contributions for the PB Sedia Lindung?

A: You have to pay full coverage term. Contributions are payable according to your selected payment mode: annually, half-yearly, quarterly and monthly.

Q: How is my contribution being allocated?

A:

Contributions Paid by You (except PB Enhancer)	
Allocated Contribution	Wakalah Fee (Unallocated Contribution)
This amount will be allocated into Participant's Account Fund and Tabarru' will be deducted from the Participant's Account Fund on monthly basis.	Wakalah (agency) is a contract between you and AIA PUBLIC Takaful, where you authorise AIA PUBLIC Takaful to act on your behalf in conducting the affairs of takaful business.
In accordance with mudarabah contract (profit sharing contract), any investment income from this fund will be shared at a pre-determined ratio of 20:80 between AIA PUBLIC Takaful and you. Your share will be allocated back to the Participant's Account Fund.	This amount is used to pay AIA PUBLIC Takaful expenses and direct distribution costs, including the commission payable to the intermediaries.

Your regular contribution allocation rate depends on the contribution payment term of your choice. Please refer to Product Illustration and Product Disclosure Sheet for details.

The allocated contribution and Wakalah Fee for PB Enhancer is as follows:

Allocated Contribution	Wakalah Fee (Unallocated Contribution)
95% of your PB Enhancer Contribution	5% of your PB Enhancer Contribution

Q: What are the fees and charges that I have to pay?

A: In addition to the Wakalah Fee, these are the fees and charges applicable to you.

Fees and Charges	Descriptions
Tabarru'	Tabarru' is a donation for the purpose of mutual help and assistance to other Participants in need. The Tabarru' is deducted monthly depending on your attained age and other factors. It will increase as you get older.

Q: Will I get to enjoy any Surplus?

A: Surplus will be determined and declared, if any, once a year by the Takaful Operator. If there is any Surplus arising from the Participants' Risk Fund, the net Surplus, after claims payable and required capital shall be shared by the Takaful Operator and eligible participants at the following ratios:

	Takaful Operator	Participants
Surplus in Participants' Risk Fund	50%	50%

The Surplus will be shared with the eligible participants and will then be credited into the Participant's Accounts Fund. Participants who want to help those in need will now have the option to donate surplus received to charity if they choose to do so.

Q: What are the Shariah concepts applicable?

- A:
- **Tabarru'** (donation) - the contract applied among the Participants. It is the amount deducted from the Participant's Account Fund and allocated into the Participants' Risk Fund as a donation for the purpose of mutual help and assistance to fellow participants in need. The Tabarru' rate is not guaranteed, and You may need to top up the Contribution if the Tabarru' rate is revised.
 - **Wakalah** (agency) - the contract between the Participant and AIA PUBLIC Takaful Bhd. (as Takaful operator), where the Participant authorises AIA PUBLIC Takaful Bhd. to act on his or her behalf to conduct the affairs of Takaful operations which includes underwriting, investment, certificate servicing and claims processing. AIA PUBLIC Takaful Bhd. will take a portion of the Participant's contribution as Wakalah Fee in return of these services. In performing the duties under the Wakalah contract, AIA PUBLIC Takaful Bhd. may further delegate or engage any third party to perform relevant task in takaful operations.
 - **Mudarabah** (profit sharing) - the contract between Participant and AIA PUBLIC Takaful Bhd., where Participant provides capital in the Participant's Account Fund to be managed or invested by AIA PUBLIC Takaful Bhd. where any Investment Profit arising from the Participant's Account Fund is shared between the AIA PUBLIC Takaful Bhd. and Participant in the proportion of 20% and 80% respectively whilst any loss will be borne by the Participant up to the capital value. AIA PUBLIC Takaful Bhd. may further delegate or engage a third party to perform certain tasks that are relevant for the investment activities.
 - **Ju'alah** (performance incentive) - the reward contract between the Participant and AIA PUBLIC Takaful Bhd. whereby AIA PUBLIC Takaful Bhd. will be entitled to earn 50% of the surplus arising from the Participants' Risk Fund as Ujah (performance fee) for managing the fund efficiently which result in the surplus.
 - **Qard** (interest-free loan) - the interest-free loan contract in which AIA PUBLIC Takaful Bhd. provides an interest-free loan to the Participants' Risk Fund (PRF) in the event it becomes deficit and unable to pay takaful benefit(s) to eligible participants. This amount will be recovered from the PRF once the PRF becomes sufficient, before any distribution of surplus is made.
 - **Conditional Hibah** (conditional gift) - the payment of an agreed amount of money under the Hibah contract from one party to another that takes effect when a specified condition has occurred. With respect to the Surplus from the Participants' Risk Fund, conditional Hibah refers to payment of fifty percent (50%) of the distributable Surplus for a particular financial year by AIA PUBLIC Takaful Bhd. to the Participant provided that the Participants' Risk Fund is not in deficit and the Takaful Certificate has not incurred any claims in that financial year. With respect to the payment of the Takaful benefits, conditional Hibah refers to payment of the death benefit by AIA PUBLIC Takaful Bhd. to the beneficiary as nominated by the Participant upon the demise of the Person Covered.

Q: What are the conditions for Accidental Death/TPD during Hajj or Umrah Benefit?

A: Conditions for Accidental Death / TPD During Hajj or Umrah Benefit:

- The cover period will be the actual length of the trip up to a maximum of 45 days for Hajj and 15 days for Umrah.
- The coverage starts when the Person Covered enters the international border when travelling to Saudi Arabia until the Person Covered exits the international border at the destination where the Person Covered departs from Saudi Arabia.
- International border represents the border limit where the Person Covered crosses the Malaysian Immigration Passport check when travelling to Saudi Arabia or from Saudi Arabia.
- This benefit will be provided solely for Hajj or Umrah. It does not provide coverage during visits or travels, if the Person Covered performs visits or travels outside of Saudi Arabia during the Hajj or Umrah period.
- This benefit is only applicable for Muslim Person Covered.

Q: What are the major exclusions under this certificate?

A: Any death arising from the occurrence of the following is not covered under PB Sedia Lindung:

1. Death due to suicide within 1 year from the issue date or commencement date or reinstatement date, whichever is earlier. AIA PUBLIC Takaful Bhd.'s liability shall be limited to the refund of the contribution paid from the account value of PAF, without profit together with the total Wakalah Fee, Tabarru' and all charges deducted from the issue date, commencement date or reinstatement date, whichever is earlier. Thereafter, this certificate shall terminate.

Any accidental death/TPD arising from the occurrence of the following is not covered under PB Sedia Lindung:

1. Willful exposure to danger or attempted self-destruction or self-inflicted act while sane or insane; or
2. Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity; or
3. Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
4. Making an arrest as an officer of the law; or
5. Wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any fight, affray, racing on horses, wheels or accidents due to intoxication of alcohol or drugs; or
6. Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound);
7. The intentional or negligent inhalation or consumption of poison, gases or noxious fumes; or
8. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Person Covered is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
9. Pre-existing Disability resulting from a physical or mental condition and Pre-Existing Conditions prior to Issue Date or Commencement Date, whichever is later.

Any TPD arising from the occurrence of the following is not covered under PB Sedia Lindung:

1. Willful exposure to danger or attempted self-destruction or self-inflicted act while sane or insane; or
2. Assault or murder or due to war (declared or undeclared), revolution, riot and civil commotion, industrial action or terrorist activity; or
3. Wrongful act such as violation or attempted violation of the law or resistance to arrest, participating in any fight, racing on wheels or accidents due to intoxication of alcohol or drugs; or
4. Entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Person Covered is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; or
5. Pre-existing disability resulting from a physical or mental condition and pre-existing conditions prior to issue date or commencement date whichever is later.

Any critical illnesses arising from the occurrence of the following is not covered under PB Sedia Lindung

1. Pre-existing Conditions prior to the Issue Date or Commencement Date, whichever is later; or
2. Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease, for which the signs or symptoms first occurred within 60 days following the Issue Date or Commencement Date, whichever is later; or

FOR YOUR ATTENTION

General Disclosure

1. You should determine that this plan will best serve your needs and that the contribution payable under the Takaful certificate is an amount you can afford.
2. If you cancel your Takaful certificate within the free-look period of 15 days, we will refund to you the Total Account Value in Participant's Account Fund together with the total Wakalah Fee, Tabarru' and all charges deducted from the Issue Date less any expenses which may have been incurred for any medical examination.
3. You should continue paying your contributions regularly throughout the contribution payment term to ensure that you are always fully protected under this plan. Failing to do so may result in your coverage ending prematurely.
4. Please refer to the Product Illustration and Product Disclosure Sheet for more details of the product.
5. Participating in a regular contribution Family Takaful Certificate is a long-term commitment. It is not advisable to surrender the plan in the early years, as the amount you receive may be less than the total contributions paid due high initial costs and charges.
6. The Takaful plan will not provide benefit from Participants' Risk Fund (PRF) upon termination, maturity or expiry of the certificate.
7. The fee and charges for this plan are not guaranteed and AIA PUBLIC Takaful may revise the fee and charges by giving you 3 months' notice in advance.
8. This brochure is meant to provide a summary of the key benefits of this plan. It does not constitute part of the Takaful certificate. Please refer to the Takaful certificate for more details or exact terms and conditions.
9. You are entitled to an individual tax relief when you participate in this plan, subjected to terms and conditions of the Inland Revenue Board of Malaysia (LHDN).
10. Please note that contributions paid by business organisations are subject to the applicable tax imposed by the Government of Malaysia at the prevailing rate.

Important Notice

- i. It may not be advantageous to switch from one Takaful plan to another as you may be subject to new underwriting requirements and waiting periods for the new Takaful certificate.
- ii. Please note that the limitations, terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the Takaful Certificate for detailed benefits, limitations, terms and conditions. The contents of the Takaful Certificate shall prevail if there are any discrepancies between the Product Disclosure Sheet and the Takaful Certificate documents.
- iii. Please keep a copy of your Bank-in slip and refer to the receipt for terms and conditions of the interim cover provided.
- iv. If you do not receive the Takaful Certificate after 1 month from date of participation, please contact AIA PUBLIC Takaful Bhd.

APPENDIX

1. The list of 45 critical illnesses covered under PB Sedia Lindung is as follows:

- | | |
|--|--|
| 1. Stroke/Stroke - resulting in Permanent Neurological Deficit with Persistent Clinical Symptoms | 27. Terminal Illness (Fatal) |
| 2. Cancer – specific severity and does not protect against early-stage cancer | 28. Encephalitis – resulting in permanent inability to perform activities of daily living |
| 3. Heart attack – a certain severity | 29. Benign Brain Tumor – specific severity |
| 4. Coronary Artery Bypass Surgery | 30. Major Head Trauma (severe) – resulting in permanent inability to perform Activities of Daily Living |
| 5. Serious Coronary Artery Disease | 31. Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living |
| 6. Angioplasty and Other Invasive Treatments for Coronary Artery Disease | 32. Medular Cystic Disease |
| 7. Heart Valve Surgery | 33. Brain Surgery |
| 8. Hepatitis Viral Fulminan | 34. Loss of Ability to Live on Your Own (Independent) |
| 9. End-Stage Liver Failure | 35. HIV Infection Through Blood Transfusions |
| 10. Primary Pulmonary Artery Hypertension – specific severity | 36. Cardiomyopathy of certain severity |
| 11. End-stage lung disease | 37. Severe stage AIDS |
| 12. Kidney Failure– requires dialysis or kidney transplant | 38. Systemic Lupus Erythematosus With Severe Kidney Complications |
| 13. Aortic Surgery | 39. Occupational Immunodeficiency Virus (HIV) Infection |
| 14. Chronic Aplastic Anemia – resulting in Permanent Bone Marrow Failure | 40. Poliomyelitis – resulting in permanent inability to perform Activities of Daily Living within three months |
| 15. Major Organ/Bone Marrow Transplant | 41. Progressive Scleroderma – requires biopsy and serological evidence |
| 16. Blindness – Permanent and Irreversible | 42. Apalik Syndrome – requires a neurologist and needs to be medically documented for at least one month |
| 17. Deafness – Permanent and Irreversible | 43. Chronic Recurrent Pancreatitis – Permanent and Irreversible |
| 18. Loss of Ability to Speak | 44. Elephantiasis – Permanent due to lymphatic blockage. |
| 19. Coma – resulting in Permanent Neurological Deficit with Persistent Clinical Symptoms | 45. Creutzfeldt-Jakob disease (mad cow disease) - requires a neurologist and proof of diagnostic tests |
| 20. Third Degree Burns – Specific Severity | |
| 21. Multiple sclerosis | |
| 22. Limb Paralysis | |
| 23. Otot Dystrophies | |
| 24. Severe Alzheimer's Disease/Dementia | |
| 25. Motor Neuron Disease – Permanent Neurological Deficit with Persistent Clinical Symptoms | |
| 26. Parkinson's disease – resulting in permanent inability to perform Activities of Daily Living | |

2. Annual Contribution Rate

Sample Annual Contribution Rates in RM for Full Payment Term by non-smoker person covered:

Entry Age (Nearest Birthday)	Male Person Covered				Female Person Covered			
	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
14 days old	1,200	2,400	1,800	3,600	1,176	2,352	1,704	3,408
10	1,356	2,712	1,860	3,720	1,332	2,664	1,716	3,432
20	1,500	3,000	2,460	4,920	1,428	2,856	2,328	4,656
30	2,100	4,200	3,456	6,912	2,004	4,008	3,288	6,576
40	2,604	5,208	4,008	8,016	2,472	4,944	3,804	7,608
50	3,384	6,768	5,208	10,416	3,216	6,432	4,956	9,912
60	5,724	11,448	8,808	17,616	5,436	10,872	8,364	16,728

Note: The contribution rates above are based on standard risk.

3. List of Festive Seasons covered:

- Chinese New Year (first and second day)
- Hari Raya Aidilfitri (first and second day)
- Deepavali (first day)
- Christmas (first day)
- Hari Gawai (first day)
- Harvest Festival (first day)
- 2 days before and after any of the above festivals.

About AIA PUBLIC Takaful

AIA PUBLIC Takaful Bhd. (AIA PUBLIC Takaful) is jointly owned by AIA Bhd. (AIA), Public Bank Berhad (PBB) and Public Islamic Bank Berhad (A wholly-owned subsidiary of PBB). Incorporated on 11 March 2011, AIA PUBLIC Takaful leverages on AIA and PBB Group's leadership positions as well as established infrastructure and distribution networks in the insurance and banking industries to drive growth and increase the Family Takaful penetration in the domestic market. AIA PUBLIC Takaful is committed to offering the right Shariah solutions to meet the different life stages needs of our customers.

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Managed by:



You can also contact us at the following address and online:

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P.O. Box 10846,
Customer Contact: 1 300 88 8922

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