

PRODUCT DISCLOSURE SHEET



**AIA PUBLIC
TAKAFUL**

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.

AIA PUBLIC Takaful Bhd.
201101007816 (935955-M)

Date: 17/12/2025

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).

1 What is PB Sedia Lindung?

PB Sedia Lindung (This is a TAKAFUL PRODUCT) is a regular contribution family takaful plan that offers takaful protection for 50 years. This plan provides a lump sum benefit in the event of death or Total and Permanent Disability (TPD) occurring during the certificate term. The plan also provides coverage for accidental death/TPD, critical illnesses (only applicable for Plan 3 and Plan 4), Badal Hajj or funeral expenses, and maturity benefit. AIA Vitality members can benefit from the Vitality Protect Boost, which increases the sum covered based on Vitality status. This plan is meant for protection.

The applicable Shariah concepts under this takaful certificate are *Tabarru'* (donation), *Wakalah* (agency), *Mudarabah* (profit sharing), *Ju'alah* (performance incentive), *Qard* (interest-free loan) and conditional *Hibah* (gift). Please refer to the brochure and website for the description of these Shariah concepts.

2 Know Your Coverage/Benefits

As an illustration, for RM6,912.00 Annually, you will receive the following family takaful coverage / benefits:				
Death Benefit	RM200,000.00 plus Account Value in PAF			
Total and Permanent Disability Benefit	RM200,000.00 plus Account Value in PAF			
Accidental Death / TPD Benefit	RM400,000.00 plus Account Value in PAF			
Accidental Death / TPD Benefit during Hajj or Umrah or Festive Seasons	RM600,000.00 plus Account Value in PAF			
Critical Illness Benefit	RM200,000.00 plus Account Value in PAF			
Badal Hajj / Funeral Expenses Benefit	RM20,000.00			
Maturity Benefit	RM60,000.00 plus Account Value in PAF			
Vitality Protect Boost (% of Initial Sum Covered)	Platinum	Gold	Silver	Bronze
	+2%	+1%	0%	0%
Note: This benefit is only applicable for AIA Vitality member				
Notes: Benefits will be payable upon the occurrence of Death/Total Permanent Disability (TPD), Accidental Death/TPD, Accidental Death/TPD during Hajj/Umrah/Festive Seasons, Critical Illness (only applicable for Plan 3 and Plan 4), or maturity, whichever occurs first. Thereafter, the certificate shall terminate.				

The critical illnesses covered under this product (for Plan 3 and Plan 4) include:

1. Cancer
2. Stroke
3. Heart Attack

Note: This is not a complete list. Please read your takaful certificate for details on the critical illnesses covered.

Your family takaful **excludes**:

- **Suicide** - If death was due to **suicide** within 1 year from the issue, commencement, or reinstatement date (whichever is later), We will refund the contributions paid, less any charges. The certificate will then terminate.
- **Pre-existing conditions**, including any physical or mental disabilities, and pre-existing conditions for Critical Illness (only applicable for Plan 3 and Plan 4), prior to the issue date or commencement date (whichever is later) are not covered.
- **Wilful exposure** to danger or self-inflicted acts, whether sane or insane, are not covered.

Note: This list is **non-exhaustive**. You must refer to takaful certificate for the full list of exclusions.

Note: Application is subject to approval.

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



Call us at:

1300-88-8922 (Care Line)
03-2056 1111 (Tel.)



Visit us at:

<https://www.publicislamicbank.com.my/personal-banking/takaful/wealth-management-and-planning/pb-sedia-lindung/>



Email us at:

my.pdsenquiry@aia.com



Scan the QR code above

3 Know Your Obligations

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

Contribution	RM6,912.00 annually
--------------	----------------------------

Duration: until the Person Covered attains age **80**

You also have to pay the following fees and charges:

Total Commission (inclusive of PB Enhancer, if any)	2.00% of contribution or RM6,912.00 , for the full term of the certificate up to age 80
Total <i>Wakalah</i> fee (inclusive of Commission and PB Enhancer, if any)	10.60% of contribution or RM36,633.60 , for the full term of the certificate up to age 80
Other applicable charges	<i>Tabarru'</i> is deducted monthly depending on your attained age and other factors. It will increase as you get older. It is a donation for the purpose of mutual help and assistance to other Participants in need.

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 or certificate terminated.
- The types of funds available under this takaful certificate are Participant's Account Fund (PAF) and Participants' Risk Fund (PRF).
- Lapse of Takaful Certificate** - The Takaful Certificate will lapse when the account value in Participant's Account Fund (PAF) is insufficient to pay for the *Tabarru'* and other certificate charges, if any.
- Grace Period** - You have 31 days from each contribution due date to pay the contribution for the Takaful certificate. The Takaful certificate will remain in-force during this period. If contribution remains unpaid at the end of the Grace Period, the Takaful Certificate may lapse, subject to availability of account value in PAF.
- Account Value** - The Account Value of your Takaful Certificate depends on the performance of the PAF and is not guaranteed.
- Waiting Period** - 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 all other critical illnesses (only applicable for Plan 3 and Plan 4).

Note: This list is **non-exhaustive**. You should refer to the Takaful Certificate 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 AIA PUBLIC Takaful Bhd.

- Free-look Period:** you may cancel your Takaful Certificate within fifteen (15) days of receiving your e-certificate on AIA's customer portal, or within fifteen (15) days of receiving the hardcopy if selected. AIA PUBLIC Takaful Bhd. will refund your contribution, less any medical expenses incurred.
- Written Notice:** After Free-look Period, you may surrender your Takaful Certificate by giving a written notice to AIA PUBLIC Takaful Bhd. The surrender value (if any) is the Account Value of Participant's Account Fund (PAF) and it is not guaranteed. Please consider carefully as You may make a loss should You surrender the Takaful Certificate. The Takaful Certificate will then be terminated.

Note: Application is subject to approval.