BSN Takaful Sakinah Plus
(This is a takaful product)

PRUDENTIAL BSN TAKAFUL

PRUDENTIAL BSN TAKAFUL BERHAD
Date: September, 2025

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your **BSN Takaful Sakinah Plus**. Other customers have read this PDS and found it helpful; **you should read it too**.

1 What is BSN Takaful Sakinah Plus?

BSN Takaful Sakinah Plus is an affordable yearly renewable group takaful plan where Bank Simpanan Nasional (BSN) is the Master Certificate Holder of the plan. Covered Members under the plan will include BSN Customers whose Age Next Birthday (ANB) falls between 19 and 60 years.

This plan provides protection on **Non-Accidental Death** and **Accidental Death**. If **Accidental Death happens During Festive Seasons or While Performing Hajj or Umrah**, it provides higher protection. It also comes with ***Khairat*** **Benefit** and **Contribution Rebate of 10%** from Original Annual Contribution upon renewal of certificate with the same plan at the end of the Coverage Term. This plan offers coverage for a period of 12 months from Covered Member's Effective Date.

BSN Takaful Sakinah Plus is a Shariah-compliant product. The contribution paid by the Covered Member, will firstly deduct the Upfront *Wakalah* Charge, while the balance will be allocated into *Tabarru`* Fund for protection purposes.

Applicable Shariah concept
- ***Ta`awun*** When the Covered Member contribute to the *Tabarru`* Fund for mutual financial benefits upon pre-agreed events.
- ***Wakalah bi al-ujrah*** When the Master Certificate Holder appoint PruBSN to manage and invest the fund for a fee, plus a performance fee from the distributable surplus from the *Tabarru`* Fund.

Note: *The product description above is* ***non-exhaustive****. Please refer to the Master Certificate Summary for more information.*

2 Know your Coverage/Benefits?

The following **takaful benefits** would be provided based on the selected plans:

Benefits	**Plan Choices**			
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**
1. Non-Accidental Death Benefit*	RM10,000	RM15,000	RM20,000	RM30,000
2. Accidental Death Benefit	RM20,000	RM30,000	RM40,000	RM60,000
3. Accidental Death Benefit *(During Festive Seasons or While performing Haji or Umrah)*	RM30,000	RM45,000	RM60,000	RM90,000
4. *Khairat* Benefit	RM1,500	RM1,700	RM2,500	RM3,500
5. Contribution Rebate	Instant discount of 10% from the Original Annual Contribution upon renewal of certificate with the same plan			

Notes:
1. **Subject to 4 months of Waiting Period from the Covered Member's Effective Date.*
2. ***Coverage Term:*** *This plan is a yearly auto-renewable up to Age 60 (maximum expiry Age 61).*
3. *Only one death benefits will be paid, whichever is higher on the occurrence any one of the following events: Non-Accidental Death Benefit; Accidental Death Benefit; Accidental Death Benefit During Festive Seasons; or Accidental Death Benefit While performing Hajj or Umrah; whichever is higher.*
4. *Festive Season refers to the following festivities including 2 days immediately before and after the aforementioned festivities:*

First Day of:	***First and Second Day of:***
Deepavali; *Christmas*	*Hari Raya Aidilfitri* *Chinese New Year* *Hari Gawai* *Harvest Festival*

5. *Accidental Death Benefit While Performing Hajj or Umrah is subject to the following conditions:*
   - *The coverage period will be the actual length of the trip up to a maximum of 45 days for Hajj and 15 days for Umrah.*
   - *It starts when the Covered Member passes immigration going to Saudi Arabia and ends when passing immigration at the destination where the Covered Member departs from Saudi Arabia.*
     Example:

Travel From	***Travel To***	***Coverage***
Kuala Lumpur	*Saudi Arabia*	*Coverage starts from the point of Malaysia immigration onwards.*
Saudi Arabia	*Kuala Lumpur*	*Coverage ends after passing Malaysia immigration.*

   - *This benefit will be provided solely for Hajj or Umrah only. It does not provide coverage during Ziarah or travels, if the Covered Member performs Ziarah or travels outside of Saudi Arabia during the Hajj or Umrah period.*

The coverage and benefits description above is ***non-exhaustive****. Please refer to the Master Certificate Summary for more information.*

Your family takaful product(s) excludes:

We will not pay the **Non-Accidental Death Benefit** if:
- the Covered Member's death is caused by suicide while sane or insane within 12 months from Covered Member's Effective Date or endorsement date, whichever is later;
- the Covered Member passed away due to non-accidental causes within 4 months of Waiting Period from the Covered Member's Effective Date.

We will not pay **Accidental Death Benefit,** including **Accidental Death During Festive Seasons or While performing *Hajj* or *Umrah*** if the death is directly or indirectly caused by any 1 of the following:

- war or any act of war or invasion or act of foreign enemy hostilities (whether war be declared or not) or civil war or rebellions or revolutions, insurrection or military or usurped power, direct participation in riot, strike or civil commotion;
- any violation or attempted violation of the law or resistance to arrest;
- suicide, attempted suicide or self-inflicted injuries while sane or insane;
- attempted to commit criminal offence or terrorist activity or committed any criminal offence or terrorist activity.

Note: *The exclusion list above is* ***non-exhaustive****. You must refer to the Master Certificate Summary for the full list of exclusions.*

If you have any questions or require assistance on your family takaful product(s) or perlindungan Tenang initiative, please visit www.mycoverage.my or contact PruBSN at:

Call PruBSN at
03 2778 2155

Email at:
customer@prubsn.com.my

Visit customer portal at
https://www.bsn.com.my/page/BSNTakafulSakinahPlus

3 Know your Obligations?

For this family takaful certificate, you must pay a takaful contribution according to the plan selected as follows:

Takaful Contribution Amount	Plan Choices	Plan 1	Plan 2	Plan 3	Plan 4
	Original Annual Contribution	RM65	RM95	RM130	RM190

You also have to pay the following fees and charges:

Upfront *Wakalah* Charge*

35% from each of the contribution paid which includes 10% commission payable to the bank.

Plan Choices	Plan 1	Plan 2	Plan 3	Plan 4
Upfront *Wakalah* Charge	RM22.75	RM33.25	RM45.50	RM66.50
Commission	RM6.50	RM9.50	RM13.00	RM19.00

Notes:

- **Upon renewal, 10% of Original Annual Contribution will be waived by PruBSN from Upfront Wakalah Charge.*
- *Stamp Duty of RM10 is paid once per Master Certificate.*

4 Other Key Terms

- **Importance of disclosure:** the Covered Member must disclose all material facts and state the age correctly.
- **Grace Period: Period of 30 calendar days following the Contribution Due Date,** during which the takaful coverage under the takaful certificate remains in force, even if the Contribution has not yet been paid. If the Covered Member do not pay the contribution within the grace period, the takaful certificate shall be terminated
- **Nomination:** Covered Members are advised to name a nominee(s) for the takaful certificate to ensure a smooth settlement of claims. The Covered Member should also ensure that the nominee(s) is aware of the certificate that offered to the Covered Member.
- **Waiting Period:** the eligibility for the Non-Accidental Death Benefit will only start 4 months from the Covered Member Effective Date.
- **Renewal:** takaful certificate of the Covered Member will be renewed automatically on each Covered Member's Certificate Yearly Renewal Date with the same plan.
- **Claims:** Please refer to the Master Certificate Summary or Frequently Asked Questions (FAQ) to understand further on the claims procedure.

Note: *This key terms above are* ***non-exhaustive****. Please refer to the Master Certificate Summary for more information.*

? Can I cancel my certificate?

Yes, you may cancel your takaful certificate by giving written notice to PruBSN.

- **Free-Look Period:** the Covered Member may cancel the takaful coverage by informing directly to PruBSN and provides personal identification details within 15 days from Covered Member Effective Date. PruBSN will then refund the contributions paid for the takaful coverage relating to such Covered Members.
- **Written Notice**: the Master Certificate Holder and Covered Member may cancel the coverage under this plan by giving a written instruction to PruBSN. PruBSN may terminate the plan by giving a 30 days prior notification before the certificate expiry date. However, any application to cancel within the Coverage Term shall be treated as confirmation for non-renewal on the expiry of the coverage. PruBSN will provide the coverage until certificate expiry.

Note: *This key terms above are* ***non-exhaustive****. Please refer to the Master Certificate Summary for more information.*

Prudential BSN Takaful Berhad ("PruBSN") is a takaful operator registered under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia (BNM).

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 Prudential BSN Takaful Berhad or PIDM (visit www.pidm.gov.my).