

ING INSURANCE BERHAD
(ING Insurance Berhad is licensed under the Insurance Act 1996 and regulated by Bank Negara Malaysia)

**PB CREDIT SURE
PRODUCT DISCLOSURE SHEET**
(Please read this Product Disclosure Sheet before you decide to purchase PB Credit Sure. Be sure to also read the general terms and conditions of the Certificate of Insurance and sample Policy Contract, where applicable.)

INTERMEDIARY & ADDRESS:

Public Bank Berhad
10th Floor Menara Public Bank
146 Jalan Ampang
50450 Kuala Lumpur

Date: _____

Personal Detail of Insured Card Member and Proposed Plan

Proposed Insured Card Member : _____

Age nearest birthday : _____

THINGS YOU NEED TO KNOW

1. What is this product about?

This policy is a non-participating yearly renewable credit insurance that offers insurance protection on the outstanding balance in respect of the Card Member's Credit Card Facility upon Death, Temporary Total Disability, Permanent Total Disability or Critical Illness. This policy will terminate upon the Insured Card Member attaining age **sixty-five (65)** years.

2. What are the covers / benefits provided?

Benefits	Coverage
DEATH BENEFIT	Up to a maximum of RM100,000 per Insured Gold or Classic Card Member and RM300,000 per Insured Platinum Card Member.
TEMPORARY TOTAL DISABILITY BENEFIT	Up to a maximum of RM5,000 per Insured Gold or Classic Card Member and RM15,000 per Insured Platinum Card Member.
PERMANENT TOTAL DISABILITY BENEFIT	Up to a maximum RM100,000 per Insured Gold or Classic Card Member and RM300,000 per Insured Platinum Card Member.
CRITICAL ILLNESS BENEFIT	Up to a maximum of RM100,000 per Insured Gold or Classic Card Member and RM300,000 per Insured Platinum Card Member.

3. How much premium do I have to pay?

The amount of premium to be paid shall be based on the aggregate outstanding balance of the Insured Card Member as at the monthly billing dates at RM6.50 per RM1,000 of outstanding balance.

The premiums may change subject to the discretion of ING Insurance Berhad and ING reserves the right to revise the premiums by giving ninety (90) days written notice.

4. What are some of the key terms and conditions that I should be aware of?

- a) **Importance of disclosure** – You are required to disclose all the facts which you know or ought to know during enrolment. If any declaration is untrue in any respect or if the insurance under the policy was obtained through fraud, the policy issued may be invalidated by the Insurer.
- b) **Cooling Off Period** – You may cancel your policy by returning the Certificate of Insurance within twenty (20) days after you have received the Certificate of Insurance. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.

Important notice:

- *It may not be advantageous to switch from one Medical and Health Insurance plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses / pre-existing conditions of the new insurance policy.*
- *Please keep a copy of the credit card statement as a proof of payment.*
- *Please note that this limitations, terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the Certificate of Insurance for detailed benefits, limitations, terms and conditions. The contents of the Certificate of Insurance shall prevail if there is any discrepancy between the Product Disclosure Sheet and the Certificate of Insurance.*
- *If you do not receive the Certificate of Insurance after one (1) month from the date of purchase, please contact ING Insurance Berhad.*

5. What are the major exclusions under this policy?

Benefits under this Policy shall not be made as a result of

Death: -

- From suicide within twelve (12) months from the Insured Card Member's effective date of insurance stated in the Certificate of Insurance, or
- Directly or indirectly, due to any Illness or Injury for which the Insured Card Member has taken any treatment or advice within twelve (12) months prior to the effective date of insurance stated in the Certificate of Insurance, or
- Directly or indirectly, due to any Illness occurring within thirty (30) days from effective date of insurance stated in the Certificate of Insurance.

Disability: -

- Due to any Illness or Injury for which the Insured Card Member has taken any treatment or advice within twelve (12) months prior to the effective date of insurance stated in the Certificate of Insurance, or
- Due to any Illness occurring within thirty (30) days from the effective date of insurance stated in the Certificate of Insurance, or
- Occasioned or contributed to by war, or hostilities (whether war be declared or not), or due to intentional self injury.

Critical Illness: -

- Diagnosed within thirty (30) days of the Insured Card Member's effective date of insurance stated in the Certificate of Insurance or if Death occurs within thirty (30) days of the diagnosis for Critical Illness, or
- Diagnosed prior to the Insured Card Member's effective date of insurance stated

POS version – Revised on 29th September 2010
in the Certificate of Insurance, or

- Occasioned or contributed to by war, or hostilities (whether war be declared or not), or due to intentional self injury.

Note: This is non-exhaustive. Please refer to the Certificate of Insurance for the full list of exclusions under this policy.

6. Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to ING.

7. What do I need to do if there are changes to my contact details?

It is important that you inform ING of any change in your personal details such as your change of address so that we can keep you informed of important information. You should also notify us of any change in the address(es) or your nominee(s) in order to facilitate payment of claim.

8. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the insuranceinfo booklet on 'Medical & Health Insurance', available at all ING Service Centres. You may also visit the insurance info website www.insuranceinfo.com.my or ING's website www.ing.com.my. For further information on claims procedures, please refer to ING's website.

If you have any enquiries, please contact us at:

Bancassurance, ING Insurance Berhad (17007-P)
23rd Floor, Menara Boustead,
71, Jalan Raja Chulan,
50200 Kuala Lumpur, Malaysia.
Tel: 603 2058 4838 Fax: 603 2078 3242
Toll Free: 1-800-181-ING(464)
www.ing.com.my

9. Other types of Medical and Health Insurance cover available

Please ask ING for other similar types of plans offered by the ING Insurance Berhad

**IMPORTANT NOTE:
YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR
NEEDS. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OF INSURANCE
AND DISCUSS WITH THE BANK OFFICER OR CONTACT THE INSURANCE COMPANY
DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is printed on April 2010.