

AIA BHD.
 (AIA Bhd. is licensed under the Financial Services Act 2013 and
 regulated by Bank Negara Malaysia)

**PB CREDIT SURE
 PRODUCT DISCLOSURE SHEET**
**For a better understanding of this product, please read this Product
 Disclosure Sheet.**

<Date>

Underwritten by: AIA Bhd.

Distributor and Address:

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

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	Settles your credit card Outstanding Balance (prior to the occurrence of death, disability or diagnosis of critical illness), up to a maximum of RM100,000 per Insured Gold or Classic Card Member and RM300,000 per Insured Platinum Card Member.
PERMANENT TOTAL DISABILITY BENEFIT	
CRITICAL ILLNESS BENEFIT	
TEMPORARY TOTAL DISABILITY BENEFIT	Pays five percent (5%) of the Outstanding balance as at the date of disability for not more than twenty (20) monthly instalments up to a maximum of RM5,000 per Insured Gold or Classic Card Member and RM15,000 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 date of the statement of credit card account at RM6.50 per RM1,000 of outstanding balance.

The premiums may change subject to Our discretion and We reserve the right to revise the premiums by giving ninety (90) days prior written notice.

4. What are the fees and charges that I have to pay?

Type	Amount
Maximum Direct Distribution Cost payable to Intermediary	10% of total <monthly> premium

Please note that the maximum Direct Distribution Cost payable will vary according to the premium amount.

5. 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 from the date of receiving the Certificate of Insurance. The premiums that you have paid (if any) will be refunded to you in full.

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.*

6. 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, with the exception of the following which shall be subject to a waiting period of sixty (60) days:-
 - (i) Cancer
 - (ii) Heart Attack
 - (iii) Serious Coronary Artery Disease
 - (iv) Coronary Artery By-Pass Surgery, 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 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.

7. Can I cancel my policy?

Yes, you may cancel your policy by giving at least thirty (30) days' written notice to Us.

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

It is important that you inform Us 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.

9. 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 Our Service Centres. You may also visit the insurance info website www.insuranceinfo.com.my or Our website AIA.COM.MY. For further information on claims procedures, please refer to Our website.

If you have any enquiries, please contact us at:

AIA Bhd. (790895-D)
Menara AIA
99 Jalan Ampang
50450 Kuala Lumpur
P.O. Box 10846
50927 Kuala Lumpur
Care Line : 1800 18 1464
T : 03 - 2056 1111
F : 03 – 2056 3891

10. Other types of Medical and Health Insurance cover available

Please ask Us for other similar types of plans offered by AIA Bhd.

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 valid as at 05/03/18.