

Cancer Plan PRODUCT DISCLOSURE SHEET

PRUDENTIAL BSN

TAKAFUL

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **Cancer Plan** medical and health takaful plan. Other customers have read this PDS and found it helpful; **you should read it too.**

PRUDENTIAL BSN TAKAFUL BERHAD

Date: 15 November 2025

This PDS shows an **example** for a healthy 30 years old male (age next birthday) non-smoker, with Basic Sum Covered of RM 100,000. Please refer to the **QR Code** for the sample contribution.

1 What is Cancer Plan?

Cancer Plan is yearly renewable family takaful term plan that provides coverage against cancer up to age 70 years old at next birthday, subject to renewal. Upon diagnosis of cancer, the Cancer Benefit will be payable from the *Tabarru'* fund. No amount will be payable upon death of the Covered Person.

Applicable Shariah concept

- **Ta'awun:** When you contribute to the *Tabarru'* Fund for mutual financial benefits upon pre-agreed events.
- **Wakalah bi al-ujrah:** When you 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 Certificate Document for more information.

2 Know your Coverage/Benefits?

As an illustration for RM202 for the first year, with Basic Sum Covered (BSC) of RM 100,000, you will receive the following medical and health takaful coverage benefits:

Cancer Benefit	Sum Covered
Thyroid Cancer (payable once)	10% of BSC, RM 100,000
Any other Cancer	Up to BSC, RM 100,000

Definitions

Cancer means any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- (a) All cancers which are histologically classified as any of the following:
- pre-malignant
 - non-invasive
 - carcinoma in situ
 - having borderline malignancy
 - having malignant potential; or
- (b) All tumours of the prostate histologically classified as T1N0M0 (TNM classification); or
- (c) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification); or
- (d) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification); or
- (e) Chronic Lymphocytic Leukaemia less than RAI Stage 3; or
- (f) All cancers in the presence of HIV; or
- (g) Any skin cancer other than malignant melanoma.

Thyroid Cancer means any malignant tumour of the thyroid gland positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. For the above definition, all tumours of the thyroid histologically classified as T1N0M0 (TNM classification) are not covered.

- Note:**
- Amount payable upon claim will be 100% of the Basic Sum Covered in one lump sum less any outstanding amount due to PruBSN.
 - Cancer Benefit will be reduced once the claim is paid upon Thyroid Cancer.
 - **Coverage Duration:** Yearly renewable until age seventy (70) years of Covered Member
 - The coverage and benefits description above is **non-exhaustive**. Please refer to the Certificate Document for more information.

If you have any questions or require assistance on your medical and health takaful product(s) you can:



Call PruBSN at:
03 2775 7188



Email PruBSN at:
customer@prubsn.com.my



Visit* PruBSN at:
[Cancer Plan | Prudential BSN Takaful](#)



Scan* the QR code for
Cancer Plan Sample
Contribution Table

*Rest assured that no personal data will be collected from you when you click on the link / QR Code.

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).

Your medical and health takaful product(s) excludes, if:

- (a) Cancer symptoms manifest within 60 days from the commencement date; or
- (b) Cancer is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV) infection; or
- (c) Cancer is due to any pre-existing condition that was not disclosed to Us. This is applicable within 12 months from the commencement date. If, after 12 months from the commencement, the cancer is due to any pre-existing condition that was not disclosed to Us, it will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013.

Note: The exclusion list above is **non-exhaustive**. Please refer to the Certificate Document for the full list of exclusions.

3 Know your Obligations?

For your medical and health takaful certificate, you must pay a takaful contribution of:

Takaful Contribution Amount	RM 202.00 for the first certificate year	Duration: until 70 years old age next birthday
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You also have to pay the following fees and charges (for the whole contribution payment duration):

Total Upfront Wakalah Charge, which includes:	RM 14,795.50 or 50% of Total Contribution RM 29,591.00
• Commission	No Commission is payable for this medical and health takaful certificate.
• Management Expenses	RM 14,795.50 (which includes Stamp Duty of RM10) or 50% of Total Contribution RM 29,591.00

Notes:

- The contribution that You have to pay, and the certificate terms may vary depending on the underwriting requirements.
- The contribution for this plan is non-level and will vary by the attained age of the Covered Person on each certificate anniversary date and will be payable for the whole certificate duration until Covered Person age 69 years old at next birthday. Please refer to QR Code for the sample contribution.
- It is important that You keep Your Debit or Credit Card or Bank Statement as proof of payment of contribution for future reference.
- **Total Upfront Wakalah Charge** is inclusive in the Takaful Contribution Amount stated above. It includes PruBSN's management expenses.
- The contribution, fees and charges above are **non-exhaustive**. Please refer to the Certificate Document for more information.

4 Other Key Terms

- **Importance of disclosure:** The Covered Member must disclose all material facts such as medical condition and state the Covered Member's age correctly when answering any question asked by PruBSN. If the certificate is intended wholly for personal purpose, Covered Member must take reasonable care to disclose any facts that is known to be relevant and not to mislead PruBSN. The duty of disclosure will apply continually and will require the Covered Member to inform PruBSN upon any change to the information already disclosed or upon any new information relevant to the certificate.
- **Grace Period:** You have a thirty (30) days grace period from each contribution due date to pay the contribution for this certificate. Should You fail to pay the contribution within the grace period, the certificate will lapse after the end of grace period. No revival is allowed once the certificate is lapsed.
- **Lapse of certificate:** Should You fail to pay the contribution within 30 days from contribution due date, Your certificate will be terminated and no longer be in force. Revival is not allowed for certificate that has been terminated.
- **Renewal:** The certificate will be renewed annually at each certificate anniversary so long the contribution is paid by You at the prevailing contribution rate calculated based on Your age next birthday on the certificate anniversary and subject to portfolio withdrawal condition.
- **Non-Guaranteed Contribution and Tabarru`:** The contribution and *Tabarru`* deductions for this plan is not guaranteed. We will provide 30 days written notice prior to the revised contributions and/or *Tabarru`* rates, which will take effect on the following certificate anniversary.
- **Waiting period:** the eligibility for the benefits under the certificate will only start after the waiting periods below from the effective date of the certificate.

Benefits	Conditions	Waiting Period
Cancer Benefit	All cancer	60 days

Please note that if you switch your current plan with another or from one provider to another, you may be subjected to a new underwriting requirement and waiting period for the new plan.

- **Portfolio withdrawal condition:** To protect or advance the interests of You and Our other customers fairly, We may cancel the portfolio as a whole if We decide to discontinue to underwrite this plan. In doing so, We will stop renewing any certificate due for renewal upon certificate anniversary and stop accepting any new certificate. We will inform You of Our intention by giving at least 30 days notification. Your certificate will continue until the certificate anniversary after such notification.

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

? Can I cancel my certificate?

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

- **Free-Look Period:** You may cancel the takaful coverage by informing PruBSN directly within fifteen (15) days from the commencement date. PruBSN will then refund the contribution paid for the takaful coverage to you.
- **Written Notice:** You may cancel the takaful coverage at any time after the Free-Look Period by giving the written notice. No surrender value will be payable, and the contribution paid will not be refunded. Instead, We will keep providing you the coverage until the certificate anniversary after your notification.

Note: The key terms above are **non-exhaustive**. Please refer to the Certificate Document 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).