

ProSave

(This is a takaful product)

PRODUCT DISCLOSURE SHEET FOR COVERED MEMBER**PRUDENTIAL BSN**

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**.

PRUDENTIAL BSN TAKAFUL BERHADDate: **March 2026****1 What is ProSave?**

ProSave is a Shariah-compliant group term takaful scheme which provides a lump sum benefit in the event of **death** and **Total and Permanent Disability (“TPD”)** due to all causes, as well as lump sum benefit in the event Covered Member is diagnosed with a **covered critical illness**. This plan also covers additional **accidental death benefit** during the coverage term.

United Overseas Bank (Malaysia) Bhd (UOBM) is the Master Certificate Holder of the plan and the Covered Members of the plan will be the customers of UOBM between the age next birthday of 16 and 60 who have a ProSave Account-i. The contribution for this plan will be payable by the Master Certificate Holder.

Applicable Shariah concept

- **Ta`awun:** When the Master Certificate Holder 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 for each Covered Member ¹	Monthly Average Balance in ProSave Account-i		
	RM6,999 and below	RM7,000 – RM12,999	RM13,000 and above
	Sum Covered		
Group Term Takaful:			
• Death Benefit	RM1,500	RM5,000	RM10,000
• TPD Benefit			
Group Crisis Protector (GCP)²	RM1,500	RM5,000	RM10,000
Group Accidental Death Benefit (GADB)³			
• Accidental Death Benefit	RM3,000	RM10,000	RM20,000

Coverage Term:

This plan renews **monthly** until the Covered Member reaches age 61 (age next birthday) or until the ProSave Account-i is closed, whichever occurs first.

Notes:

¹ The sum covered may vary depending on the monthly average balance in ProSave Account-i of the previous month.

² The GCP benefit is accelerated and any payment made to the affected Covered Member shall reduce the GTT and GCP Sum Covered by the same amount. Below is the list of 43 Critical Illnesses covered under the GCP.

1) Stroke	10) Coma	21) Major Organ / Bone Marrow Transplant	35) Multiple Sclerosis
2) Heart Attack	11) Benign Brain Tumor	22) Loss Of Speech	36) Primary Pulmonary Arterial Hypertension
3) Kidney Failure	12) Paralysis Of Limbs	23) Brain Surgery	37) Medullary Cystic Disease
4) Cancer	13) Blindness	24) Heart Valve Surgery	38) Cardiomyopathy
5) Coronary Artery By-Pass Surgery	14) Deafness	25) Terminal Illness	39) Systemic Lupus Erythematosus With Severe Kidney Complications
6) Serious Coronary Artery Disease	15) Third Degree Burns	26) Loss Of Independent Existence	40) Progressive Scleroderma
7) Angioplasty And Other Invasive Treatments For Coronary Artery Disease*	16) HIV Infection Due To Blood Transfusion	27) Bacterial Meningitis	41) Chronic Relapsing Pancreatitis
8) End-Stage Liver Failure	17) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	28) Major Head Trauma	42) Poliomyelitis
9) Fulminant Viral Hepatitis	18) Full-Blown AIDS	29) Chronic Aplastic Anemia	43) Apallic Syndrome
	19) End-Stage Lung Disease	30) Motor Neuron Disease	
	20) Encephalitis	31) Parkinson's Disease	
		32) Alzheimer's Disease / Severe Dementia	
		33) Muscular Dystrophy	
		34) Surgery To Aorta	

*PruBSN will only pay 10% of the GCP sum covered for Angioplasty and other invasive treatments for coronary artery disease.

³ The GADB sum covered shall be payable on top of Death Benefit if accident occurring while commuting in public conveyance, elevator car, occurring in a burning of theatre, hotel or other public building.

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




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 PruBSN or PIDM (visit www.pidm.gov.my).

Your family takaful product(s) **excludes**:

- We will not pay the **Death Benefit** if the Covered Member's death is directly or indirectly due to:
 - suicide while sane or insane within twelve (12) months from the Covered Member effective date; or
 - any Pre-Existing Conditions.
- We will not pay **TPD Benefit** if the Covered Member's TPD is directly or indirectly caused by any Pre-Existing Conditions.
- We will not pay **GCP Benefit** if Covered Member's critical illness is directly or indirectly caused by any Pre-Existing Conditions.
- We will not pay **GADB** if accidental death of the Covered Member is directly or indirectly caused by any violation or attempted violation of the law or resistance to arrest.

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) you can:

 Call UOBM at: 03-2612 8121 Call PruBSN at: 03 2775 2155	 Email UOBM at: uobcustomerservice@uob.com.my Email PruBSN at: corporatesupport@prubsn.com.my	 Visit PruBSN website: UOB ProSave
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3 Know your Obligations?

The Contribution

ProSave is a complimentary scheme with contributions fully paid by the Master Certificate Holder for each of the Covered Member with ProSave Account-i.

4 Other Key Terms

- **Nomination** – You are advised to name a nominee for the takaful certificate to ensure a smooth settlement of claims. You should also ensure that the nominee is aware of the certificate that you have taken for the Covered Member.
- **Claims** – Please refer to the Master Certificate Summary to understand the claims procedure.
- **Waiting period** – the eligibility for the GCP benefits under the certificate will only start after the waiting periods below from the Covered Member's effective date, whichever is later.

Benefits		Waiting Period
GCP	Heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer	60 days
	All other covered illnesses	30 days

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

? Can I cancel my certificate?

No, you cannot cancel your certificate. Only the Master Certificate Holder may cancel the Master Certificate/ your coverage.

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