

PRUDENTIAL BSN

TAKAFUL

PruBSN Aspirasi

Specially prepared for:

SAMPLE

*This **sample PDS** is based on a healthy 30-year-old (age next birthday) male non-smoker with a Rider Sum Covered of RM500,000. For a quotation tailored to your needs and affordability, please refer to your agent for personalized advice and refer to your actual PDS and product illustration.*

Prepared by: PruBSN Takaful Berhad

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).

Hajj Protection
PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your family takaful rider.

Other customers have read this PDS and found it helpful; **you should read it too.**

PRUDENTIAL BSN

TAKAFUL
PRUDENTIAL BSN TAKAFUL BERHAD

Date: 24/02/2026

1 What is Hajj Protection?

Hajj Protection is a regular contribution Ordinary Family Takaful rider that is attached to PruBSN Aspirasi and provides you the protection while you are performing *Hajj* or *Umrah* which provides the following benefits during the certificate term. It provides Double Takaful Benefit and *Hajj* or *Umrah* Immunisation Benefit.

Double Takaful Benefit

Double Takaful Benefit pays double rider sum covered upon death or TPD prior to certificate anniversary of Covered Person's age 70 next birthday or prior to the expiry of this rider's benefit term, whichever is earlier due to all causes during performing *Hajj* or *Umrah*, subject to the conditions below:

- (i) A 1-year waiting period (for death/TPD due to natural causes only) from inception date or the endorsement date on the Basic Sum Covered or the revival date, whichever is later.
- (ii) Coverage provided for all *Hajj* and *Umrah* trip during the certificate term.
- (iii) The coverage starts when the Covered Person enters the international border when travelling to Saudi Arabia until the Covered Person exits the international border at the destination where the Covered Person departs from Saudi Arabia. International border is defined from/to the point of the Covered Person passes the immigration gate to Saudi Arabia whether departure or arrival for *Hajj/ Umrah*.
- (iv) This benefit will not be provided if Covered Person travels outside of Saudi Arabia during *Hajj/ Umrah*.
- (v) Cover period is the actual length of the trip up to 45 days for *Hajj* and 15 days for *Umrah*, whichever is the shorter period.

Hajj/ Umrah Immunisation Benefit

Reimburse the cost of immunisation up to RM300 for every 3 years, which is for the purpose of preparing for *Hajj / Umrah*. Unutilised amount for this benefit shall not be carried forward to the next period. The waiting period for this benefit is 1 year from certificate inception, revival or endorsement. In order to be eligible for *Hajj/ Umrah* Immunisation Benefit, your certificate must be in force and your contribution payment is up to date as at the application date of claiming this benefit. The types of vaccine eligible for this immunisation benefit will be based on the vaccine list provided by Lembaga Tabung Haji and published on our website.

The applicable accounts and Shariah concept under *Hajj* Protection are the same as the basic plan, PruBSN Aspirasi.

Note: The product description above is non-exhaustive. Please refer to the certificate document for more details about Hajj Umrah Benefit.

2 Know your Coverage/Benefits ?

As an illustration, for RM 23 Monthly, with rider sum covered of RM 500,000, you will receive the following coverage/ benefits for 25 years:

Double Takaful Benefit	200% of RM 500,000
Hajj/Umrah Immunisation Benefit	As charged, up to RM300 every 3 years

Note: The coverage/benefits descriptions above are non-exhaustive. Please refer to the certificate document for more information.

Your family takaful rider excludes the following:

Death

If Covered Person dies from suicide within the first year from the effective date of the certificate or date of certificate revival, we shall pay the value of units in the MSA (if any).

Total and Permanent Disability

No benefit is paid if the disability is directly or indirectly caused by

- a) attempted suicide or self-inflicted injuries while sane or insane; or
- b) committing or attempting to commit a criminal offence by the Covered Person; or
- c) drugs or stimulators abuse, or their complications; or
- d) war or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation; or
- e) engaging in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless we agree in a special endorsement; or
- f) any pre-existing conditions that were not disclosed to us in relation to the Covered Person's health status.

Note: The exclusion list above is non-exhaustive. You must refer to the certificate document for the full list of exclusions.

If you require assistance or have any questions on your family takaful rider(s), you can:



Call PruBSN at:
03-2775 7188



Email PruBSN at:
customer@prubsn.com.my



Visit* PruBSN at:
[Hajj Protection | Prudential BSN Takaful](#)

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

3 Know your Obligations?

For your family takaful rider, you must pay a Monthly takaful contribution of:

Protection Contribution (MSA)	Hajj Protection	RM 23	Duration: 10 years
-------------------------------	-----------------	-------	--------------------

You also have to pay the following fees and charges:

Total Upfront <i>Wakalah</i> Charge, which includes:	RM 538.20 or 19.50% of Total Rider Contribution RM 2,760.00
• Commission (payable over 6 years)	RM 263.76 or 9.56% of Total Rider Contribution RM 2,760.00
• Management Expenses (payable over 10 years)	RM 274.44 or 9.94 % of Total Rider Contribution RM 2,760.00

Note:

- **Contribution details:** Please refer to the Quotation Details for the Total Amount Payable, service tax (if any), and Total Annual Contribution. Service tax applies to all contributions made for business purposes.
- **Total Upfront *Wakalah* Charge:** Includes PruBSN's management expenses and commission paid to the agent/financial adviser. Commission is a cost that goes directly to the distribution channel for the marketing of this product.
- The listed fees and charges are non-exhaustive. Please refer to the certificate document for more information.

4 Other Key Terms

- **Importance of disclosure :** you must disclose all relevant facts such as medical condition and state the Covered Person's age correctly when answering any question asked by us. Your duty of disclosure continues until the takaful certificate is issued. Otherwise, you may risk having your claim rejected or takaful certificate terminated.
- **Non-guaranteed contribution and *Tabarru'* :** We may revise the *Tabarru'* deduction rates at certificate anniversary by giving 90 days prior written notice.
- **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, the date of certificate revival or the date of endorsement, whichever is later.

Benefit	Conditions	Waiting Period
Hajj/ Umrah Benefit	All other covered conditions	1 year

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.

Note: The above key terms are non-exhaustive. Please refer to the certificate document for the full list of terms.

? Can I cancel my certificate?

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

- **Free-Look Period:** You may cancel your certificate (i.e basic plan and attached riders) within 15 days after the certificate has been delivered to you. Please refer to the PruBSN Aspirasi's PDS on Free-Look Period.
- **Written Notice:** You may cancel this rider at any time after the Free-Look Period by providing us with written notice. Cancellation of riders shall take effect on the monthly anniversary right after we approve your application in writing.