

PRUDENTIAL BSN

TAKAFUL

Takaful Mortgage

(this is a takaful product)

Specially prepared for:

SAMPLE

*This **sample PDS** is based on a healthy 30-year-old (age next birthday) male non-smoker with a Basic Sum Covered of RM500,000. For a quotation tailored to your needs and affordability, please refer to your bank representative 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).

PRODUCT DISCLOSURE SHEET

PRUDENTIAL BSN

TAKAFUL

PRUDENTIAL BSN TAKAFUL BERHAD

Date: 05/03/2026

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Takaful Mortgage. Other customers have read this PDS and found it helpful; you should read it too.

1 What is Takaful Mortgage?

Takaful Mortgage is a reducing term takaful product that provide Takaful coverage for 20 years to protect your mortgage obligation. It pays a lump sum death benefit if the Covered Member dies during the coverage term of the certificates. This product also covers Total and Permanent Disability (TPD) during the coverage term of the certificates up to age 65 years next birthday.

Applicable accounts for Takaful Mortgage:

- **Individual Special Account (ISA)** - This account is where your contribution amount is allocated after the deduction of Upfront Wakalah Charge. Tabarru' is deducted monthly from this account into the Tabarru' Fund for protection purposes. Tabarru' Fund is a collective pool of contributions providing for mutual financial benefits payable to the Covered Member or their beneficiaries on the occurrence of pre-agreed events. PruBSN will also pay the distributable surplus and your share of investment profit into this account. The cash value of the certificate is the total accumulated value in ISA.

Applicable Shariah concept under Takaful Mortgage:

- **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.
- **Mudarabah** : When you appoint PruBSN to invest your ISA, the profits will be shared based on a pre-agreed ratio.

Note: The product description above is non-exhaustive. Please refer to the Takaful Certificate for more information.

2 Know your Coverage/Benefits?

As an illustration, for a one-time payment of RM 7,550 with Initial Sum Covered of RM 500,000, the following takaful coverage / benefits would be payable to cover your mortgage obligation:

Death	The reducing sum covered ¹ plus the cash value of the certificate (if any) as of date of death would be payable.
TPD	The reducing sum covered ¹ plus the cash value of the certificate (if any) as of date of TPD would be payable.

Note:

1. ¹ The reducing sum covered refers to the Initial Sum Covered that will be reduced monthly over the certificate years. Please refer to "Schedule of Sum Covered" in your Takaful Certificate for the reducing sum covered payable in that certificate year upon death or TPD.

2. The coverage and benefits description above is non-exhaustive. Please refer to the Takaful Certificate for more information.

Your family takaful product(s) excludes:

Death

PruBSN will not pay any claim if the death is due to the cause mentioned below.

- **Suicide** within the first certificate year.
 - **Pre-Existing Conditions** within the first certificate year.
- Instead, we will only pay cash value of the certificate.

TPD

PruBSN will not pay any claim if the disability is directly or indirectly caused by:

- **attempted suicide** or self-inflicted injuries while sane or insane
- **Pre-Existing Conditions** within the first certificate year
- **engaging in any aerial sporting activities** such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities

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

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



Call PruBSN at
03-2775 7188



Email PruBSN at:
customer@prubsn.com.my



Visit us at

<https://www.prubsn.com.my/export/sites/prudential-pbtt/en/galleries/pdf/8.0->

[SCB-MRTT_Non-JointLife_-Certificate-Summary_v2.pdf](#)

3 Know your Obligations?

For this family takaful certificate, you must pay a takaful contribution of:

Contribution Amount	Takaful Mortgage	RM 7,550.00	Duration: One-time payment
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You also have to pay the following fees and charges:

Total Upfront Wakalah Charge, which includes:	RM 2,265.00 or 30.00% of Total contribution RM 7,550.00
• Commission (payable once)	RM 755.00 or 10.00% of Total contribution RM 7,550.00
• Management Expenses (payable once)	RM 1,510.00 or 20.00% of Total contribution RM 7,550.00

Note:

- Upfront Wakalah Charge cover PruBSN's management expenses (including stamp duty) and commission paid to bank's intermediaries. Commission is a cost that goes directly to the distribution channel for the marketing of this product.
- Stamp Duty of RM10 is paid once per Master Certificate. Covered Members do not have to pay additional Stamp Duty.

4 Other Key Terms

• Importance of disclosure

-Pre-contractual duty of disclosure - You must disclose all material facts, including but not limited to medical condition, and state your age correctly. It is important to disclose any relevant information that you know or is expected to know to the best of your knowledge and in good faith.

-The general duty of disclosure shall apply continually and will require you to inform us upon any change of such information disclosed or any new information relevant to this certificate/proposal.

• TPD Claim

- In the event of TPD, one lump sum payable under all certificates with PruBSN is up to RM1 million per person. Any excess is paid on the first anniversary of the Covered Member's TPD subject to proof of continued disability. Upon earlier death, the balance of any unpaid benefit is paid immediately. The maximum amount payable for TPD claims under all certificates with PruBSN is RM 4 million per person.

Note: This key terms above are non-exhaustive. Please refer to the Takaful Certificate for the full list of terms and conditions.

? Can I cancel my certificate?

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

• Free-look period: You may cancel your certificate by returning the Takaful Certificate together with written instructions from SCB within 15 days of PruBSN delivering it to you. PruBSN will refund the contribution that you have paid (less any medical fee incurred by PruBSN).

• Written Notice: You may cancel your certificate anytime after the Free-Look Period with a written instruction from SCB to PruBSN. Upon cancellation, PruBSN will pay the available cash value (if any), less any outstanding amounts. Please note, the cash value may be significantly less than your total contributions you have made.

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