

### 3 Know Your Obligations

**For your medical and health insurance/takaful , you must pay a premium/takaful contribution of:**

Premium / contribution	<b>RM xx</b> (annually/semi-annually)
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Duration: until the age of <b>xx</b> years
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**You also have to pay the following fees and charges:**

Stamp duty	<b>RM xx</b>
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Commission/ Wakalah fee	<b>x%</b> of premium/contribution or <b>RM xx</b>
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Other applicable charges	<b>RM xx</b>
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### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Your coverage will only start [ **xx** ] calendar days from the effective date of the policy/ certificate.

*FSPs to highlight other key terms that customers should be aware of.*

**Note:** This list is **non-exhaustive**. You should refer to the policy/certificate for the full list of terms and conditions.

### ? Can I cancel my policy / certificate?

Yes, you may cancel your policy/certificate by giving a written notice to us.

- Free-look period:** you may cancel your policy/certificate by returning the policy/certificate within 15 days after your policy/certificate has been delivered to you. The premium/contribution that you have paid (less any medical fee incurred) will be refunded to you.

*FSPs to highlight the process for a cancellation request (after free-look period) and include information on any applicable cancellation fees or refunds.*

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#### Customer's Acknowledgment\*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that [FSP name] has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

*\*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

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Name:  
Date: