

### 3 Know Your Obligations

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**For this personal accident insurance/takaful, you must pay a premium/takaful contribution of:**

Standard Cover	<i>RM xx (annually/semi-annually)</i>
Additional Cover	<i>RM xx (annually/semi-annually)</i>
Total premium / takaful contribution you must pay is <b>RM xx</b>	
<b>You also have to pay the following fees and charges:</b>	
Stamp duty	<i>RM xx</i>
Commission / Wakalah fee	<i>x% of premium/contribution or RM xx</i>
Other applicable charges	<i>RM xx</i>

### 4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.

*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 at any time by giving a written notice to us.

*FSPs to highlight the process for a cancellation request and include information on any applicable cancellation fee 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: