

PRODUCT DISCLOSURE SHEET: CREDIT PROTECTOR PLUS

(Read this product disclosure sheet for a summary of the features and benefits of Credit Protector Plus. Be sure to also read the general terms and conditions in the policy documents.)

1. What is this product about?

Credit Protector Plus is offered to credit card holders of CIMB Bank Berhad ("master policy owner"). This is a non-participating yearly renewable term life insurance plan that provides insurance benefits for you as the principal cardholder ("life assured") from any of the covered events during the term of the coverage. Upon claim, the insurance benefit will be payable to the master policy owner to offset against the total outstanding balance of the enrolled credit card.

2. What are the covers/benefits provided?

The plan covers:

Event	Benefits payable
<ul style="list-style-type: none"> Death Total and permanent disability (TPD) Critical illness (CI) 	<p>The sum assured* less any unpaid premium based on total outstanding balance at the date of the covered event.</p>

* The sum assured is equal to the life assured's credit card's total outstanding balance at the date of the covered event, but not more than the card's credit limit and subject to a maximum payment of RM150,000 on the same life. If multiple covered events occur, the amount payable will be the sum assured as of the earliest occurrence of the covered event.

Note: The total outstanding balance shall mean the last statement balance, plus the outstanding balance for credit card services (example: Cash Lite, Instalment Payment Plan, Flexi Payment Plan, balance conversion and/or any other services that may be introduced in future) to the life assured's credit card account transacted prior to the covered event.

The insurance coverage will start upon the activation date of the CIMB Bank credit card. The duration of insurance coverage is 1 month and the insurance coverage will automatically be renewed on a monthly basis according to the CIMB Bank credit card statement billing cycle until the life assured's attainment of age 65, subject to the terms and conditions stated in the policy documents.

The covered critical illnesses under this plan are as follows:

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| <ul style="list-style-type: none"> Alzheimer's Disease/Severe Dementia Bacterial Meningitis Benign Brain Tumor Brain Surgery Cancer Cardiomyopathy Chronic Aplastic Anemia Coma Coronary Artery ByPass Surgery Deafness – Permanent and Irreversible Encephalitis End-Stage Liver Failure End-Stage Lung Disease | <ul style="list-style-type: none"> Full-Blown AIDS Fulminant Viral Hepatitis Heart Attack Heart Valve Surgery HIV Infection due to Blood Transfusion Kidney Failure Loss of Independent Existence Loss of Speech Major Head Trauma Major Organ/Bone Marrow Transplant Medullary Cystic Disease Motor Neuron Disease Multiple Sclerosis Muscular Dystrophy | <ul style="list-style-type: none"> Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection Parkinson's Disease Primary Pulmonary Arterial Hypertension Serious Coronary Artery Disease Stroke Surgery to Aorta Systemic Lupus Erythematosus with Severe Kidney Complications Terminal Illness Third Degree Burns |
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Note: The critical illness benefit will only be covered and payable if the illness meets the definition of the critical illness as per the Credit Protector Plus Master Policy, available at www.sunlifemalaysia.com.

The benefit(s) payable under eligible certificate/policy/contract is(are) protected by PIDM up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System (TIPS) Brochure or contact Sun Life Malaysia Assurance Berhad or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The monthly premium you have to pay will be RM0.60 per RM100 on the monthly CIMB Bank credit card total outstanding balance as of the CIMB Bank credit card statement date. The premium is not guaranteed and may be revised by giving you at least 30 days' written notice. The premium is payable by principal cardholder as long as there is any outstanding balance in your CIMB Bank credit card.

Example:

Statement balance as of credit card statement date on 21 st March - (A)	: RM1,523
Outstanding balance on credit card services - (B)	: RM2,000
Total outstanding balance - (C) = (A) + (B)	: RM3,523
Credit Protector Plus premium charge in the same credit card statement	: RM3,523 x (RM0.60 / RM100) = RM21.14

4. What are the fees and charges that I have to pay?

Type	Amount
Commission	10% of premium payable which forms part of the premium.

5. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** – you must disclose all material facts, such as medical condition, and state the age or date of birth correctly, otherwise the certificate of insurance may be invalidated.
- **Free look period** – you may cancel your certificate within 15 days from the date of its delivery. We shall refund the full premium paid.
- **Grace period** – you are giving a grace period of 30 days from the premium due date to pay each premium due, during which insurance coverage will remain in force. If you do not pay the premium at the end of grace period, the insurance coverage will end.
- **Limitation on death, TPD and critical illness benefits** – the maximum aggregate amount payable on death, TPD or critical illness on the life assured under this plan shall not exceed RM150,000.
- **Survival period** – survival period of 30 days from date of diagnosis of critical illness for the life assured. Survival period will not be applicable to critical illnesses in which life assured had actually undergone the surgical/medical procedure, i.e., coronary artery disease requiring surgery, and major organ transplant.
- **Waiting period** – waiting period of 30 days from commencement date is applicable to all critical illnesses with exception to Cancer, coronary heart disease requiring surgery, Heart Attack and Serious Coronary Artery Disease which shall be subject to 60-day waiting period.
- **Pre-existing conditions** – means any conditions or symptoms that you have knowledge of, and includes (but is not limited to) a condition or symptom for which:
 - i. the life assured has received or is receiving treatment;
 - ii. medical advice, diagnosis, care or treatment has been recommended or provided;
 - iii. clear and distinct symptoms are or were evident; or
 - iv. its existence would have been apparent to a reasonable person under the circumstances.

Note: This list is non-exhaustive. Please refer to the policy documents for the terms and conditions under this policy.

6. What are the major exclusions under this plan?

The following are the major exclusions where no benefit shall be payable:

a) Exclusions on death benefit

- Suicide – if death is due to suicide within 12 months from the certificate commencement date.
- Pre-existing conditions within 12 months from the certificate commencement date.

b) Exclusions on TPD benefit

- Air travel other than commercial flights
- Breach of law
- Hazardous activities
- Misuse of drugs or alcohol
- Self-inflicted injury
- Strike, riot, and civil commotion
- Pre-existing conditions within 12 months from the certificate commencement date

c) Exclusions on critical illness benefit

- Air travel other than commercial flights
- Breach of law
- Congenital abnormalities
- Hazardous activities
- Misuse of drugs or alcohol
- Self-inflicted injury
- Strike, riot, and civil commotion
- Pre-existing conditions within 12 months from the certificate commencement date
- Pregnancy or childbirth

Note: This list is non-exhaustive. Please refer to the policy documents for further information on exclusions.

7. Can I cancel my coverage?

You may cancel your coverage at any time by giving written notice to the master policy owner. No amount will be refunded upon cancellation of the coverage and the insurance coverage under your CIMB credit card will be terminated immediately. In the event that you decide to cancel your CIMB Bank credit card, your insurance coverage will cease.

8. What do I need to do if there are changes to my contact details?

It is important that you inform Sun Life Malaysia of any change in your contact details to ensure that all future correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet of 'Life Insurance', available at Sun Life Malaysia or you can obtain a copy from your CIMB Bank branches. For further information on claims procedures, please refer to Sun Life Malaysia's website at <https://www.sunlifemalaysia.com/client-care/make-a-claim>.

If you have any enquiries, please contact us at:

Sun Life Malaysia Assurance Berhad

Registration Number: 199001005930 (197499-U)

Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

Alternatively, you may call the Sun Life Malaysia Client Careline at **1300-88-5055**, lodge an online enquiry via sunlifemalaysia.com, email to us directly at wecare@sunlifemalaysia.com, or fax to us at **(603) 2698 7035**.

10. Other similar types of plan available.

Please ask your authorised representative at the bank or call our Client Careline for other similar types of plan available.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE BANK'S AUTHORISED REPRESENTATIVES, OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this product disclosure sheet is valid from _____. This plan is underwritten by Sun Life Malaysia Assurance Berhad <Registration Number: 199001005930 (197499-U)>, an insurer registered with Bank Negara Malaysia under the Financial Services Act 2013.