

IMPORTANT NOTICE

Please review your Certificate of Takaful and Certificate Information Statement which you will receive upon successful enrolment of Group Term Takaful plan.

You may cancel your certificate within 15 calendar days from the delivery date of its delivery by giving us written notice. If cancellation occurs during this free look period, any contribution paid will be fully refunded if you cancel the takaful coverage during the free look period.

If you have any queries or change of information, you can call Sun Life Malaysia Takaful Berhad at 1300-88-5055, Monday to Friday from 8.30am to 5.30pm.

Your coverage will start upon issuance of the certificate document. This certificate is renewable up to age 65.

If there is any change in your contribution, at least 90 days written notice in advance will be given to you and the contribution revision will be applicable from the next certificate anniversary after the end of the notice period. As a result of any change of contribution, the wakalah fee and tabarru' will change accordingly.

Your certificate will be renewed on yearly basis with payment deduction from your selected payment option.

If contribution is not paid within the grace period of 31 days, the certificate shall lapse. If a claim is submitted during such grace period, the benefit in respect of such claim shall be payable only if the amount of such benefit is more than the unpaid contribution and the unpaid contribution shall be deducted from the benefit that is payable.

Waiting period of 30 days from the GTT coverage start date (also known as GTT commencement date) is applicable to death and all critical illnesses except for the specified illnesses (angioplasty and other invasive treatments for coronary artery disease, cancer, coronary heart disease requiring surgery, heart attack and serious coronary artery disease) which are subject to the waiting period of 60 days. No benefit would be payable in the event that the person covered died due to natural causes or diagnosed with the critical illness within the waiting period as defined.

It is advisable to nominate at least one nominee and keep the nominee informed of the nomination in order to facilitate the payment of takaful benefits payable upon death of the person covered. Failure to make a nomination may delay the payment of the takaful benefits payable under the certificate. You may download the nomination from our website at www.sunlifemalaysia.com and kindly complete and return the nomination form to us.

A person covered who has attained the age of 16 years old may nominate a person to receive the benefits payable upon person covered death under the takaful contract. The nominee shall receive the takaful benefits in accordance with the percentages stated in the Nomination Form. If no percentage is stated, all the nominees will receive equal shares.

You have the right to deal with, modify, terminate or revoke the appointment of nominee without nominee's consent.

Sun Life Malaysia Takaful Berhad shall be discharged from all liabilities once the takaful benefits have been payable to the nominee(s).

DECLARATION SHEET

1. I am aware that it is my pre-contractual duty of disclosure that I must exercise reasonable care not to misrepresent i.e. to give false answers/information when answering any questions asked by the Sun Life Malaysia Takaful Berhad and that I am to answer the questions fully and accurately/correctly.
2. I acknowledge and confirm that I have read and fully understood the information, benefits and terms and conditions under Group Term Takaful which are summarized but not exhaustive in Group Term Takaful's Product Disclosure Sheet.
3. I am aware that the person covered age will be admitted if due proof is furnished to the Sun Life Malaysia Takaful Berhad. Proof of age is required prior to the payment of benefit under the Certificate Document.
4. I am aware that I must inform the Sun Life Malaysia Takaful Berhad of any change to the answers given in this application if the change occurred after I have submitted the application but before the certificate is entered into.
5. I am aware that if any answers, statements or information given by me is not accurate/correct, the certificate may be voided, my claim may be denied or reduced, the terms of the certificate changed or varied, or the certificate terminated.
6. I declare that I am the certificate owner and the credit/debit card holder. I hereby authorise Sun Life Malaysia Takaful Berhad to deduct an amount equal to the contribution for this takaful plan from my credit/debit card. I will ensure that my credit/debit card will have sufficient available limit/amount to meet the above payment. This instruction shall remain in force until it is revoked by me in writing. I agree to be bound by the terms and conditions as specified by the card issuing bank.
7. I am satisfied that this takaful plan would best serve my needs and the contribution payable under the certificate is affordable.
8. I am aware that the takaful coverage under this certificate will not apply unless Sun Life Malaysia Takaful Berhad has approved this application and received the full contribution. I am aware that once the certificate is either issued or declined, the coverage will be as per the certificate, or will terminate, respectively.
9. I understand and agree that any of my personal information collected or held by Sun Life Malaysia Takaful Berhad ("the Takaful Operator") (whether contained in this application or otherwise obtained) may be held, used, and disclosed by the Takaful Operator to individuals or organisations related to or associated with the Takaful Operator or any selected third party (within or outside of Malaysia, including retakaful and claims investigation companies and industry associations/federations) for the purpose of processing this application, administering the certificate and providing subsequent service for this certificate and to communicate with me for such purposes. This processing and disclosure of personal data shall be carried out in accordance with the Personal Data Protection Act 2010 (PDPA), the Personal Data Protection (Amendment) Act 2024, and any other applicable data protection laws, regulations, or directives issued thereunder. I understand that I am entitled to obtain access to and to request correction of any personal information held by the Takaful Operator and such request can be made to the Takaful Operator's Client Careline at 1300-88-5055. I will promptly notify the Takaful Operator updated of any changes to my personal information.

I hereby confirm my participation into Group Term Takaful plan, managed by Sun Life Malaysia Takaful Berhad, a Takaful Operator regulated by Bank Negara Malaysia and licensed under the Islamic Financial Services Act 2013.