

PRODUCT DISCLOSURE SHEET



AIA Bhd.

200701032867 (790895-D)

Date: **30/12/2025**

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too**.

The benefit(s) payable under eligible policy/product is(are) 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 AIA Bhd. or PIDM (visit www.pidm.gov.my).

1 What is A-Mortgage Protector?

A-Mortgage Protector is a non-participating term assurance which provides the mortgage loan debtors of a Grantor with financial protection against death and permanent total disability. Payment of this benefit shall be made to the Grantor to provide you with financial assistance for your loan. If the actual outstanding loan amount is less than the sum insured, the balance shall be paid to you or the nominee, as the case may be.

2 Know Your Coverage / Benefits

As an illustration, for	RM 1,815.00	Single Premium, you will receive the following life insurance coverage / benefits:
Death Benefit or Permanent Total Disability (PTD) Benefit		The initial sum insured for this plan is RM 500,000. The amount shall decrease annually according to the Schedule of Sum Insured shown in the certificate of insurance.
		It will be payable upon <ul style="list-style-type: none"> • Death¹; OR • PTD before the insured debtor's sixty-fifth (65th) birthday, whichever occurs first. Duration of cover : 5 Years
		¹ In the event of accidental death occurring within 90 days from the date of accident, an additional ten (10) percent of the amount of insurance according to the Schedule of Sum Insured will be payable.

A-Mortgage Protector **excludes**:

- **Suicide** - If death was due to suicide within 6 months from the effective date of insurance, we will return the premium without interest. The policy will then be terminated.
- **Existing conditions** at the effective date of the insured debtor's insurance under the certificate of insurance.

Note: This list is **non-exhaustive**. You must refer to the certificate of insurance for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at:
1300 88 1899 (Care Line)
03-2056 1111 (Tel.)



Visit us at:
<http://www.aia.com.my/en/help-support/contact-us.html>



Email us at:
my.pdsenquiry@aia.com

3 Know Your Obligations

For this life insurance, you must pay a premium of:	
Premium	RM 1,815.00 Single Premium
	The total premium that you have to pay and the policy terms may vary depending on AIA Bhd.'s underwriting requirements.
	Please note that the premium is guaranteed.
Duration: Single Premium	
You also have to pay the following fees and charges:	
Commission	10 % of total premium payable or RM 181.50

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 / cancelled.
- Grantor - The bank, financial institution, cooperative or company which has granted you a loan or credit facility.
- Nomination - You are encouraged to appoint a nominee(s) for your insurance application to ensure a smooth settlement of claim. Please ensure that your nominee(s) is aware of the policy that you have purchased.
- Claims – Please refer to the AIA Bhd.'s website to understand further on the claim procedures.
- Switching of plan - It may not be advantageous to switch from one insurance plan to another, as you may be subject to new underwriting requirements and waiting periods for the new policy.
- If your premium is paid by yourself, please lease keep a copy of transaction record as proof of premium payment.
- Please refer to the certificate of insurance for information of the product benefits.
- If you have not received your certificate of insurance within the timeframe outlined in the Customer Charter on AIA's website, please reach out to AIA Bhd. for assistance.
- It is important that you inform AIA Bhd. of any change in your contact details to ensure that all correspondences reach you in a timely manner.
- The terms "certificate of insurance" and "policy" may be used interchangeably in the Product Disclosure Sheet and Sales Illustration. However, they both refer to the certificate of insurance that you will receive once your application is approved.
- **BUYING A 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 CERTIFICATE OF INSURANCE AND DISCUSS WITH THE BANK OFFICER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

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

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to AIA Bhd.

- **Cooling Off Period:** You have the right to cancel the policy by giving AIA Bhd. a written notice. Such notice must be received directly by AIA Bhd. within 15 days after your e-certificate of insurance being made available on AIA's customer portal. The premiums that you have paid, less medical expenses (if any) will be refunded. If in your application, you have selected to receive a hardcopy of your certificate of insurance, such notice must be given within 15 days after you receive your certificate of insurance.
- **After the Cooling Off Period:** After the Cooling Off Period, you may surrender your policy by giving AIA Bhd. a written notice. Please refer to the Sales Illustration for more details on the surrender value. Please reconsider carefully as you may make a loss should you surrender the policy. The policy will then be terminated.

APPENDIX

Major Exclusions of A-Mortgage Protector

1. This policy shall not cover any death caused by or resulted from:

- Suicide committed within six (6) months from the effective date of insurance, whether sane or insane.

2. This policy shall not pay the additional 10% of the amount of insurance in accordance with the Schedule of Sum Insured in the event of accidental death caused by or resulted from:

- Attempted suicide, while sane or insane or any attempt thereat or self-inflicted injuries; or
- Injuries sustained while under the influence of alcohol, any non-prescribed drugs, narcotic or illegal drugs.

3. This policy shall not cover any disability that is directly or indirectly caused by:

- Attempted suicide while sane or insane and whether felonious or not, self-inflicted bodily injury, disorderly conduct or deliberate exposure to unnecessary danger, or
- Injuries sustained while engaging in hunting, mountaineering, aviation (except as a fare paying passenger or crew member on a commercial airline), naval, military or aeronautical service, or racing (other than foot racing) of any kind, or
- Existing conditions at the effective date of the insured debtor's insurance under the certificate of insurance.

Note: This list is **non-exhaustive**. You must refer to the certificate of insurance for the full list of exclusions.