

PRODUCT DISCLOSURE SHEET



AIA General Berhad
201001040438 (924363-W)

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

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

The benefit(s) payable under eligible policy / products 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 General Berhad or PIDM (visit www.pidm.gov.my).

Date: 3 March 2026

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1 What is WalletSafe?

WalletSafe is a product that provides compensation for loss of stored monetary value (wholly or partially) due to unauthorised or unconsented transaction from your Touch 'n Go ('TNG') eWallet & GO+ account, death due to accident, and death arising from road traffic accident or in public conveyance with additional payout. In addition, it also reimburses your loss of personal belongings and unauthorised debit/credit card spending as a result of theft.

Note: Kindly refer to the [policy contract](#) for further information on the benefits provided.

2 Know Your Coverage

As an illustration, for **RM6.00 (Pro Plan)**, you will receive the following coverage:

This policy covers :	This policy excludes :
<ul style="list-style-type: none">Unauthorised Transaction from TNG Digital Wallet – Up to RM25,000Death due to Accident – 20 times of Insured's TNG account balance (Up to RM50,000)Accidental Death due to Road Traffic Accident or in Public Conveyance – 20 times of Insured's TNG account balance (Up to RM50,000)Loss of Personal Belongings due to Theft – Up to RM1,000Unauthorised Debit Card or Credit Card Spending due to Theft – Up to RM1,500 <p>Note:</p> <ul style="list-style-type: none">The territorial limit for Benefit 1 is worldwide, whereas Benefit 2-5 are only limited to Malaysia territory.Benefit 4 and 5 do not cover gross negligence, carelessness, mislaying, misplacing, mysterious disappearance or pick-pocketing.Benefit 5 only covers Insured's principal card(s). Supplementary card(s) is not covered.	<ul style="list-style-type: none">Suicide or intentional self-injury;Mental or nervous disorders; use of drugs/narcotics of any kind;Influence of alcohol or use of drug abuse/narcotics;Pre-existing conditions;Childbirth, pregnancy or miscarriage;Any kind of disease or sickness or congenital defects;Bacterial infections;Medical or surgical treatment (except those necessitated by accidental bodily injuries);Dental treatment (except those necessitated by accidental bodily injuries);AIDS;Professional sports;Racing of any kind;Engaging in hazardous activity.

Note: This list is **non-exhaustive**. You should refer to the [policy contract](#) for the full information on other plan available (Basic Plan), benefits provided and list of exclusions.

The duration of coverage is:

- 6 months for WalletSafe Basic Plan and WalletSafe Pro Plan; or
- 1 month for WalletSafe Pro Plan if you redeem the free 1-month WalletSafe Pro Plan; commencing from the effective date of the coverage.

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



Contact us via WhatsApp
at 019 629 9660



Visit us at:
[WalletSafe | Online Insurance Plan](#)



Email us at:
my.aionline@aia.com



Scan the QR code above

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Know Your Obligations

For this personal accident insurance that you have selected (WalletSafe Pro Plan), you must pay a premium of:

Standard Cover	RM XX.XX
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You also have to pay the following fees and charges:

Distribution Cost paid to intermediary <i>(included in the premium) – 25% of gross premium</i>	RM XX.XX
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Applicable Government Tax	RM XX.XX
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Stamp Duty of RM10.00 on the policy has been paid by the master policyholder.

4

Other Key Terms

- You must provide complete and accurate information of your personal details during your purchase on Touch 'n Go eWallet application. Otherwise, you may risk having your claim rejected or policy terminated/ cancelled.

Note: This list is **non-exhaustive**. You should refer to the [policy contract](#) for the full list of terms and conditions.

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Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us. There shall be no refund of premium.

Please refer to the Appendix for more details on the Key Terms and Conditions, Premium Table and Distribution Cost Table.

APPENDIX

Key Terms and Conditions

- **Duty of Disclosure** – Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal/Application Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal/Application Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal/Application Form (or when you applied for this insurance) is inaccurate or has changed.

- **Eligibility** –
 - E-KYC Touch 'n Go eWallet users, i.e. users who are registered and verified by TNG; and
 - Entry age (last birthday) for Insured is from age 18 to 70 years old; and
 - Malaysian, permanent resident of Malaysia, work permit holder, pass holder or otherwise legally employed or legally residing in Malaysia are eligible to apply.
 - Each Insured is only allowed to be covered with an in-force policy at any point of time.
- **How do I make a claim?** – You need to complete the claim submission webpage, which you can obtain the link from the email where you received your e-certificate upon insurance coverage, or by contacting AIA Online Customer Service via WhatsApp at 019 629 9660 or e-mail my.aiaonline@aia.com.
 - You must provide us with the written notice of a claim in respect of:
 - Unauthorised transaction from TNG digital wallet: within 60 days of the unauthorised transaction causing your loss of monetary value;
 - Unauthorised debit card or credit card spending due to theft: within 60 days of the unauthorised spending of debit card or credit card;
 - Accident: within 30 days of the accident causing your injury, immediate notice of claim must be given to us in the event of death;
 - Loss of personal belongings due to theft: within 30 days of the theft.
 - All proof of claims must be produced within 90 days from the date of loss.

Note: The list is non-exhaustive. Please refer to the policy contract for the full terms and conditions under this Policy.

Premium Table

The premium for each plan is shown below, inclusive of fees/charges and the applicable tax imposed by the government of Malaysia at the prevailing rate. Premium stated is for 6-month coverage.

Basic Plan	Pro Plan
RM 1.00	RM 6.00

However, if you redeem the free 1-month WalletSafe Pro Plan, the premium stated above will not be charged to you.

Distribution Costs Table

Distribution Costs paid to intermediary stated below are 25% of the gross premium. This cost is included in the premium.

Type	Basic Plan	Pro Plan
Distribution Cost paid to intermediary	RM 0.23	RM 1.39

If you redeem the free 1-month WalletSafe Pro Plan, the fees and charges stated above will not be charged to you.