

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet and the salient terms and conditions before You decide to take up this product.

BSN Reducing Term Assurance (RTA)

1. What is BSN Reducing Term Assurance (RTA)?

RTA is a reducing term assurance protection which is secured by individuals through a master policyholder (normally a financial institution or an employer), in which, the master policyholder is the named beneficiary. As the outstanding loan progressively reduces over time, the sum assured also reduces as illustrated in the Table of Reducing Sum Assured. The policy terminates upon death, total and permanent disability, or expiration of the policy term, whichever is earliest.

2. What are the covers / benefits provided?

BSN RTA offers the following benefits while this Policy is still in-force.

<p>BSN RTA offers the following benefits while this Policy is still in-force. Death & Total and Permanent Disability*</p>	<p>If claim event is NOT, directly or indirectly, related to pre-existing illness, the benefit payable shall be the Reducing Sum Assured. If claim event is directly or indirectly related to pre-existing illness within 12 months from Certificate of Insurance's Commencement Date the total premium paid without interest will be refunded. If claim event is directly or indirectly related to pre-existing illness after the 12 months from Certificate of Insurance's Commencement Date, the benefit payable shall be the Reducing Sum Assured</p>
<p>Surrender</p>	<p>Upon surrender of the policy, the cash value will be payable.</p>

*Total and permanent disability benefit shall terminate upon age 65 years old and is subject to maximum benefit payable of RM2,000,000.00 per life.

Note: The maximum aggregate coverage allowed for the same Life Assured under BSN RTA is RM400,000.00. If the aggregate coverage is more than RM400,000.00, we shall cancel your Certificate of Insurance and refund the premium paid.

Please refer to the policy contract for the precise terms, condition and definitions.

3. How much premium do I have to pay?

The total premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company:
 - The estimated total premium that you have to pay: RM188.00 Single Premium.

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

Nil.

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 Your age correctly.
- Free-look period - you may cancel your policy by returning it to us within 15 days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- You or your representatives must give us written notice as soon as possible after a claim event. Any delay in doing so may affect our claim assessment. Please call our Customer Service representative who will guide in filing the claims.

Note: This list is non-exhaustive. Please refer to the Policy for the terms and conditions.

6. What are the major exclusions under this plan?

- If the Life Assured, within one (1) year from the Issue Date of the Certificate of Insurance, dies by committing suicide while sane or insane, the Company's liability shall be limited to the amount of the premium paid, without interest.
- No benefit shall be payable if the total and permanent disability of the Life Assured resulted from attempted suicide while sane or insane.

Note: This list is non-exhaustive. Please refer to the Policy for the terms and conditions.

7. Can I cancel my Policy?

This is a Single Premium policy. Upon cancellation of this policy, the available Cash Value will be payable and all benefits shall cease immediately.

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

It is important to inform Us on any changes in Your contact details to ensure that all 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 on "Life Insurance" available at all of Our branches or visit www.insuranceinfo.com.my.

If You have any enquiries, please contact Us at: -

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 Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia
 Customer Service: 1300-22-6262
www.GibraltarBSN.com Email: customerservice@gibraltarbsn.com

10. Other similar types of plan available.

Please ask Us for any other similar types of plans offered by Us.

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 AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Gibraltar BSN Life Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
The information provided in this Product Disclosure Sheet is valid as at: 28 January 2019