

**Important Notice:**

- 1) Pursuant to Schedule 9 of the Islamic Financial Services Act 2013, you are required to take reasonable care not to make any misrepresentation when giving any declarations/statements to Sun Life Malaysia Takaful Berhad [Registration No: 200501012215 (689263-M)] (hereinafter referred to as "the Operator"). Please note that all of the declarations/statements that are asked by the Operator are relevant to the Operator's decision whether to accept the risk or not. Please ensure that you make the declaration fully and accurately/correctly and that all the statements or information given by you in this application are accurate/correct, otherwise the takaful coverage provided hereunder may be avoided, your claim denied or reduced, the terms of the certificate changed or varied or the certificate terminated. Please note that you must inform the Operator of any change to the declaration given in this application if the change occurred after you have submitted the application but before the takaful coverage is provided.
- 2) Proof of age is required prior to the payment of any benefit under the certificate.
- 3) The Product Disclosure Sheet of this product is provided as part of this application, for your attention to benefits which are guaranteed and not guaranteed and your duties as a person covered under the certificate.
- 4) You may apply for GTFT in this application in the event that your cumulative aggregate GTFT sum covered (inclusive of contribution which is financed by the Bank) which is in force and taken up in the past 2 years and the amount of GTFT sum covered (inclusive of contribution which is to be financed by the Bank) under your current application, does not exceed Ringgit Malaysia Four Hundred and Fifty Thousand (RM450,000) ("the Amount"). In the event the Amount is exceeded, please note that you will have to execute and complete a separate Takaful application form to apply for GTFT.
- 5) In the event there is any shortfall between contribution paid and actual contribution required by the Operator, the Operator reserves the right to shorten the takaful coverage term based on the actual contribution paid and this will be reflected in the certificate issued by the Operator and sent to you upon your enrolment as a GTFT person covered.
- 6) Please refer to the Master Contract for the exact terms, conditions and exclusions. A copy of the Master Contract can be viewed and downloaded from the Operator's official website at [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com).
- 7) You may nominate in our nomination form a nominee and/or an executor and/or beneficiary for GTFT to receive the death benefit (if any) at the time of applying for this takaful coverage or after the certificate has been issued. You may download the nomination form from the Operator's official website at [www.sunlifemalaysia.com](http://www.sunlifemalaysia.com). Kindly complete and return the nomination form to the Operator by email directly to [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com) or fax to 603-26987035.
- 8) The Operator being the licensed Takaful operator and manager of GTFT shall undertake the full Takaful obligations under the GTFT. The Bank merely acts as a Distributor and is not responsible in any way for the GTFT. The GTFT is not a Bank product and therefore not an obligation of nor guaranteed by the Bank.
- 9) The coverage under GTFT shall not take effect until the Operator has processed and approved your application.
- 10) The Operator reserves the right to reject your application and the Bank is entitled to give full refund of contribution to you in the event the application is rejected by the Operator and you shall not have any claim whatsoever against the Bank.
- 11) You are obliged to accept the refund of contribution from the Bank and not to insist on the GTFT cover in the event that the Operator has rejected your application.
- 12) In the event that you have requested the Bank for a GTFT coverage in respect of the Facility offered to you via this application but it is not for the full financing amount and/or not for the full tenure of the financing, by agreeing to participate in this plan, you confirm that you fully understand and agree to be bound by the consequential effects of the lesser and/or shorter period of GTFT coverage and agree not to hold the Bank responsible in any manner whatsoever.
- 13) In the event that you have chosen not to participate in GTFT in respect of the Facility offered by the Bank to you via this application, you confirm that you fully understand and agree to be bound by the consequential effects of such waiver and absence of GTFT and agree not to hold the Bank responsible in any manner whatsoever; and
- 14) In the event that due to the inability on your part to satisfy the requirements imposed by the Operator for GTFT coverage resulting in lesser or no GTFT coverage in respect of the Facility offered by the Bank to you via this application, by agreeing to participate in this plan, you confirm that you fully understand and agree to be bound by the consequential effects of the lesser or absence of the GTFT coverage have and agree not to hold the Bank responsible.
- 15) Sun Life Malaysia Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). 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 Brochure or contact Sun Life Malaysia Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).