

PRODUCT DISCLOSURE SHEET Please read and understand this Product Disclosure Sheet before you decide to take up the product “Smart Partnership Programme 1 (Plan 4)”. Be sure to also read and understand the terms and conditions. You are hereby reminded to always seek and obtain your own independent legal advice. Kindly seek clarification from AmBank (M) Berhad’s authorised personnel if you do not understand any part of this document or the general terms stated herein.	 Smart Partnership Programme 1 (Plan 4) Date :						
1. What is this product about? Smart Partnership Programme 1 (Plan 4) (“the Programme”) is a paid loyalty programme for AmBank customer (“Customer”). By subscribing to this Programme Customers may enjoy benefits such as Bonuslink/AmBonus Points (selected Credit Card only), Personal Accident Protection Coverage, Car Replacement Programme and Blood Test subject to the terms and conditions applicable. This Programme is only open to selected Customers invited to join by AmBank.							
2. What do I get from subscribing to this Programme? 1st Year a) 200 Bonuslink/AmBonus Points will be credited to your Credit Card (Selected Credit Card) on a monthly basis consecutively for the next twelve (12) months subject to your continuous participation in this Programme. b) Personal Accident Plan underwritten by Zurich General Takaful Malaysia Berhad. c) Car Replacement Programme offered by Titanium Vista Sdn Bhd. d) Basic Profile Blood Test offered by Pathlab & Clinical Laboratory (M) Sdn Bhd 2nd Year – Subsequent Years (Renewal) a) Personal Accident Plan underwritten by Zurich General Takaful Malaysia Berhad b) Car Replacement Programme offered by Titanium Vista Sdn Bhd. c) Basic Profile Blood Test offered by Pathlab & Clinical Laboratory (M) Sdn Bhd Please refer to clause 10 for the benefit details.							
3. What are the the subscription fees? Monthly: Ringgit Malaysia Sixty-One (RM61.00) In total, annually customers will be billed: Ringgit Malaysia Seven Hundred Thirty-Two (RM732.00) *This subscription fee is non-tax deductible							
4. What are the other extra charges I have to pay? <table border="0"> <thead> <tr> <th>Type</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>• Commissions paid to the takaful agent</td> <td>• N/A</td> </tr> <tr> <td>• Stamp Duty</td> <td>• N/A</td> </tr> </tbody> </table>		Type	Amount	• Commissions paid to the takaful agent	• N/A	• Stamp Duty	• N/A
Type	Amount						
• Commissions paid to the takaful agent	• N/A						
• Stamp Duty	• N/A						
5. What are some of the key Terms & Conditions that I should be aware of? 5.1 Importance of disclosure You must disclose all material facts such as your full name, National Registration Identity Card (“NRIC”) number, car registration number and your personal pursuits (examples of personal pursuits are extreme sports, diving and any other pursuits or activities which the Takaful Operator may consider as high risk) which would affect your risk profile and the number of accident policies that you have purchased from other Takaful Operator. You are hereby reminded to make such disclosures as failure to do so may invalidate your Takaful claims.							

5.2 Claims Procedure & Guidelines

Takaful claims will only be valid and payable upon confirmation that Takaful contribution was paid through the Credit Card deduction as per the Card statement or upon us confirming the participation of the Customer in the Smart Partnership Programme.

5.3 Customer may refer to the Takaful Certificate by the Takaful Operator and they shall deal directly with the Takaful Operator on all Takaful related matters.

5.4. The Letter of Probate or Letter of Administration must be produced to the Takaful Operator in relation to Claims settlement to beneficiaries.

Documentation checklist for claim settlement:-

- a) Duly completed, signed & witnessed claim form.
- b) Medical Report (where required)
- c) Original Medical Bills/ Certified True Copy
- d) Original Medical Certificate/ Certified True Copy
- e) X-Ray reports for P.A. Claims
- f) Police Report
- g) Death Certificate & Burial Permit for Death Claim
- h) Discharge Note
- i) Lab Reports
- j) Any other physician/surgeon/consultant report

Documentation checklist for Car Replacement:-

- a) Copy of Police Report
- b) Copy of Driving License
- c) Copy of NRIC

Note: The documentation checklists are non-exhaustive. Please refer to service provider(s) for any claim submission.

6. What are the major exclusions under this policy?

Refer to Lists of Exclusions in the Summary of Benefits under clause 10 below.

7. Can I cancel my Smart Partnership Programme 1 – Plan 4?

Yes, you can cancel the Programme anytime by given fourteen (14) calendar days' notice prior to the expiry of the Programme:

- (a) Contacting the Bank at AmBank Contact Centre at 03-2178 8888 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) or
- (b) Emailing customercare@ambankgroup.com
All email must attach a letter with signature.

Kindly take note that the Programme coverage is for twelve (12) months and billed to you on a monthly basis. Upon your cancellation request, the Programme will cease and the monthly billing will be stopped. As there was no upfront billing, there will be no refund. The billed fees for the previous months will not be refunded.

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

It is important that you inform us of any change in your details including your personal pursuits (examples of personal pursuits are extreme sports, diving and any other pursuits or activities which the Takaful Operator may consider as high risk) and details of your car registration. You are hereby reminded to make such disclosures as failure to do so may invalidate your Takaful claims. To ensure that all correspondences reach you in a timely manner. For assistance you may:

- (a) Contacting the Bank at AmBank Contact Centre at 03-2178 8888 (Monday – Sunday, 7.00 a.m. to 11.00 p.m.) or
- (b) Emailing customercare@ambankgroup.com
All email must attach a letter with signature.

9. Where can I get further information?

Should you require additional information, kindly call the following :

For Takaful Coverage details, kindly call :

Zurich General Takaful Call Centre: 1-300-888-622
 Zurich General Takaful Telephone Number: 03-2109 6000
 Zurich General Takaful Email Address: allcentre@zurich.com.my

For Car Replacement Programme, kindly call Titanium Vista Sdn Bhd at 1800-88-3800

For Basic Profile Blood Test, kindly call Pathlab & Clinical Laboratory (M) Sdn Bhd at 03-7882 6888

AmBank Contact Centre at 03-2178 8888.(Monday – Sunday, 7.00 a.m. to 11.00 p.m.)

10. Summary of Benefits

PERSONAL ACCIDENT PROTECTION COVERAGE

The Takaful Coverage is provided by Zurich General Takaful Malaysia Berhad (Zurich). This policy provides 24-hour worldwide protection against bodily injury caused by accidents resulting in Accidental Death, Permanent Disablement and other benefits as stated below. Limits of cover in accordance to the plan covered.

SCHEDULE OF BENEFITS

Benefit	Benefit Description	Coverage
A	Accidental Death and Permanent Total Disablemen	RM200,000.00
B	Accidental Hospital Income	RM200.00 per day (up to ninety (90) calendar days per year)
C	Credit Outstanding Balance due to Accidental Death/ Permanent Total Disablement due to Accident	RM20,000.00

Note:

1. Please refer to the certificate wording for full benefits, terms and conditions under this product.
2. Duration of cover is for one (1) year. You need to renew your takaful coverage annually.
3. For Benefit C, Zurich will pay to the Certificate Holder and the balance (if any) to the Person Covered or his/her legal personal representative.

Exclusions

This Programme does not cover claims caused by the following events:

- War, Civil War
- Pre-existing condition
- Suicide while sane or insane
- Provoked Murder or Assault
- Any kind of racing other than on foot
- Radiation, Nuclear

Note: This list is non-exhaustive. Please refer to the certificate wording for full list of exclusions under this Programme.

CAR REPLACEMENT PROGRAMME

FIRST YEAR ONLY

Car Replacement Programme is provided by Titanium Vista Sdn Bhd (TVSB) for registered cars only. In the event of theft or road accident occurring to the registered vehicle, TVSB will provide a car for replacement for up to ten (10) calendar days. Other services are as shown below.

PART 2 Car Replacement Programme	10 calendar days Car Replacement Programme (Theft/Road accident only)
	Emergency Auto Assistance (EAA) for :
	- Roadside Repair Assistance
	- 24 Hours Towing Services
	- Flat Battery Assistance
	- Flat Tyre Assistance
	- Emergency Fuel Delivery

	- Locksmith Services
	- Emergency Medical Assistance
	- Legal Advisory Services

Note:

Car Replacement Claim must be submitted to Titanium Vista within seven (7) calendar days from the date of the accident. Ringgit Malaysia Two Hundred Fifty (RM250.00) refundable deposit will be collected by TVSB once the replacement car is ready for collection. The deposit will be refunded if the car is free from any damages and summons by the law enforcement.

Exclusions

The Car Replacement Programme is not applicable in the event the Customer's vehicle unavailability is due to the following: -

1. Accident/Damage caused by Natural Disaster.
2. Windscreen Damage.
3. Accident/Damage due to intoxication by Alcohol or Self Induced Drugs.

SUBSEQUENT YEARS (RENEWAL)

Car Replacement Programme is provided by Titanium Vista Sdn Bhd (TVSB) for registered cars only. In the event of theft or road accident occurring to the registered vehicle, TVSB will provide a car for replacement for up to five (5) calendar days. Other services are as shown below.

PART 3 Car Replacement Programme	5 calendar days Car Replacement Programme (Theft/Road accident only)
	Emergency Auto Assistance (EAA) for :
	- Roadside Repair Assistance
	- 24 Hours Towing Services
	- Flat Battery Assistance
	- Flat Tyre Assistance
	- Emergency Fuel Delivery
	- Locksmith Services
	- Emergency Medical Assistance
	- Legal Advisory Services

Note:

Car Replacement Claim must be submitted to Titanium Vista within seven (7) calendar days from the date of the accident. Ringgit Malaysia Two Hundred Fifty (RM250.00) refundable deposit will be collected by TVSB once the replacement car is ready for collection. The deposit will be refunded if the car is free from any damages and summons by the law enforcement.

Exclusions

The Car Replacement Programme is not applicable in the event the Customer's vehicle unavailability is due to the following: -

4. Accident/Damage caused by Natural Disaster.
5. Windscreen Damage.
6. Accident/Damage due to intoxication by Alcohol or Self Induced Drugs.

BASIC PROFILE BLOOD TEST – 1st YEAR AND SUBSEQUENT RENEWAL (LIMITED TO ONCE A YEAR)

Pathlab-AmBank Complimentary Basic Profile Voucher/ ("Pathlab Voucher") will be sent to your registered correspondence address. Each voucher will allow One (1) time redemption at participating Pathlab branch. The Voucher shall be valid for one (1) year from the date of enrolment.

Note:

1. If the Customer does not receive the Pathlab Voucher within ninety (90) working days from the Smart Partnership Program (SPP) enrolment date, the Customers must contact Pathlab directly at 03-7882 6888 to notify Pathlab of the non-receipt of Pathlab Voucher. The Customer must deal directly with Pathlab for the purposes of redelivery.
2. Notification of non-receipt of voucher from the Customer will not be entertained after ninety (90) working days from the SPP enrolment date,
3. The Customer will be responsible for any loss, damage, theft or modification of the Pathlab Voucher once the Pathlab Voucher has been delivered to the Customer.
4. The Pathlab Voucher is transferrable.
5. The Pathlab Voucher may be redeemed at any Pathlab branches nationwide (within Malaysia) – kindly refer to Pathlab branches list & operating hours at <http://www.pathlab.com.my/pathlab-malaysia>

6. The Pathlab Voucher /s is not exchangeable for cash; it is only valid at indicated Pathlab branches nationwide as stated behind the Pathlab Voucher.
7. The Pathlab Voucher is not valid with other promotions / vouchers.
8. The expiry date of the Pathlab Voucher is final and no extensions will be granted.

TEST(S) LIST	
Haematology 血液研究 Total RBC 红血球 Haemoglobin 红血素 Packed Cell Volume 红血球容积量 MCV 平均红血球容积 MCH 平均红血球血色蛋白量 MCHC 平均红血球血色蛋白浓度 Platelet Count 血小板 Total White Blood Cell 白血球 Differential Count 分类计数 Peripheral Blood Film 血片检验 Lipid Profile 冠状动脉检验 Total Cholesterol 总数胆固醇 HDL Cholesterol 高脂胆固醇 LDL Cholesterol 低脂胆固醇 Triglycerides 三酸甘油脂 Total/HDL Ratio 总 / 高脂胆固醇比率 Liver Function Tests 肝脏检验 Total Protein 总蛋白质 Albumin 白蛋白 Globulin 球蛋白 Albumin/Globulin Ratio 白蛋白 / 球蛋白比率 Total Bilirubin 胆红素 Alkaline Phosphatase 碱性磷酸酶 SGOT (AST) 麸氨酸草乙酶 SGPT (ALT) 麸氨酸丙酮酶 GGT 麸氨酸转移酶 Diabetes Screening 血糖检验 Glucose 葡萄糖	Serology 血清检验 Blood Grouping 血型 VDRL 梅毒检验 Urine Examination 尿液检验 Urine Appearance 外表 Urine Colour 颜色 Urine Ph 反应 Urine Protein 蛋白质 Urine Glucose 糖 Urine Ketone 酮类 Urine Blood 血液 Urine WBC 脓细胞 Urine RBC 红血球 Urine Epithelial Cells 上皮细胞 Urine Crystal 尿液结晶 Urine Cast 尿液柱体 Renal Function 肾脏检验 Urea 尿素 Creatinine 肌氨酸酐 Calcium 钙 Inorganic Phosphate 无机磷 Uric Acid 尿酸 Sodium 钠 Potassium 钾 Chloride 氯 eGFR (Estimated Glomerular Filtration Rate) 估计肾小球过滤率

NOTE

1. All features and benefits offered is subject to change and subject to the terms and conditions applicable.
2. This Programme auto-deduction based, as such the Customer is only required to provide their consent for the auto-deduction once upon signing up and no further consent and/or authorization is required from the Customer for subsequent months. For subsequent years, a renewal notification will be sent to the Customer via E-mail. Customer may terminate the Programme anytime by writing in or by calling the Bank at 03-2178 8888 to notify the Bank of the Customer's intention to terminate the Programme. The Customer is required to give fourteen (14) calendar days' notice prior to the expiry of the Programme or otherwise the Programme will be auto-renewed and the monthly deduction will continue.
3. The Bank has the discretion to determine the eligibility of the Customer who can participate in the Programme.
4. The Bank may vary or modify or change the subscription fees of the Programme which is subject to a twenty-one (21) calendar days' written notification to the Customer,
5. The promotion periods and the Terms & Conditions of each business partners are subject to change. Customer will be given twenty-one (21) calendar days' written notice prior to such changes.
6. All features and benefits offered is subject to change.
7. The information given in this Product Disclosure Sheet is for general information purposes only. The Customer is advised to seek clarifications from the Bank's authorized personnel if you required further clarification or do not understand the information above. Please refer to the Terms and Conditions.

IMPORTANT NOTE:

YOU ARE ADVISED TO READ THE SCHEDULE OF BENEFITS AND THE EXCLUSIONS FOR YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PROGRAMME THAT YOU HAVE PURCHASED. YOU ARE REMINDED TO READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION. IF YOU DO NOT UNDERSTAND ANY OF THE INFORMATION PROVIDED IN THIS DOCUMENT, YOU ARE HEREBY ADVISED TO SPEAK TO THE BANK'S AUTHORISED PERSONNEL FOR CLARIFICATION.

The information provided in this disclosure sheet is valid as at

Prior to accepting this financial product, I/We (NRIC No.) duly acknowledge that the key contract terms and my/our financial obligations under this financial product had been adequately explained to me/us via a telephone conversation on [insert date] by AmBank (M) Berhad's authorised representative.

.....
Date:

AmBank (M) Berhad (196901000166) (8515-D)
A member of the AmBank Group