



## PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet before you decide to take up **Credit Shield Select**.  
Be sure to also read the general terms and conditions.

# CREDIT SHIELD SELECT

Date :  
Underwritten by : AIA Bhd.

### DISTRIBUTOR & ADDRESS:

Citibank Berhad  
Menara Citibank  
165 Jalan Ampang  
50450 Kuala Lumpur

### Personal Details of Insured Card Member and Proposed Plan

Proposed Insured Card Member :

Age nearest birthday :

## THINGS YOU NEED TO KNOW

### 1. What is this product about?

This policy is a non-participating yearly renewable credit insurance that offers insurance protection on the Outstanding Balance<sup>1</sup> in respect of your Credit Card Facility with Citibank Berhad upon Death, Critical Illness and Hospitalisation.

In addition, this policy will also pay out the sum of Statement Balance<sup>2</sup> of the past three (3) consecutive months\* immediately before the date of the death or diagnosis of any three (3) Critical Illnesses<sup>3</sup>.

This policy will terminate upon any claim on Death and Critical Illness.

<sup>1</sup> *Outstanding Balance refers to the last statement balance of the Card Member, plus all unbilled fees, finance charges, late payment charges, instalment payments, retail/cash transactions and all other debits to the Credit Card Facility account transacted prior to the occurrence of death, diagnosis of Critical Illness, or the first day of Hospitalisation in accordance with the provisions under this Certificate of Insurance. New charges incurred after the occurrence of death, diagnosis of Critical Illness, or on or after the first day of Hospitalisation shall not be payable.*

<sup>2</sup> *Statement Balance refers to the amount as stated in the monthly statement of the Insured Card Member's Credit Card Facility account after Credit Shield Select takes effect, prior to the occurrence of death or diagnosis of Critical Illness, in accordance with the provisions under this Certificate of Insurance. Statement Balance is stated as Card Outstanding Balance in the Credit Card Statement.*

<sup>3</sup> *Three (3) Critical Illnesses refers to Cancer, Heart Attack and Stroke.*

*\* If there are less than three (3) months of monthly statements, 300% of the Outstanding Balance will be payable.*

### 2. What are the covers / benefits provided?

BENEFITS	COVERAGE
Death Benefit	A. Settles 100% of the Insured's credit card's Outstanding Balance, and
Critical Illness Benefit	B. Pays an amount which is equal to the sum of Statement Balance of the past three (3) consecutive months* prior to the date of death or date of diagnosis of critical illness to: <ul style="list-style-type: none"> <li>• Your Nominee (in the event of death); or</li> <li>• You (upon diagnosis of critical illness)</li> </ul> <p>The aggregate amount payable for A and B above shall be subject to a maximum of RM300,000 per Insured Card Member.</p>
Hospitalisation Benefit	Settles the credit card's Outstanding Balance.  In each calendar year, there shall only be one (1) claim on Hospitalisation Benefit per policy subject to a maximum of RM30,000 per Insured Card Member.

*\* If the card issuance is less than three (3) months, 300% of the Outstanding Balance will be payable.*

### 3. How much premium do I have to pay?

The amount of premium to be paid shall be based on your statement balance as at the monthly billing dates. The monthly premium rate is RM 0.60 per RM 100.00 of your statement balance as at the relevant monthly billing dates. For e.g. if your monthly credit card statement shows a statement balance of RM 800.00, the premium for the month would be RM 4.80.

The premiums may change subject to AIA Bhd. discretion and AIA Bhd. reserve the right to revise the premiums by giving **thirty (30) days** written notice.

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

TYPE	AMOUNT
Commission	10% of the total monthly premium

Please note that the commission payable will vary according to the premium amount and is already included into your premium payable.

#### 5. What are some of the key terms and conditions that I should be aware of?

- (a) **Importance of Disclosure** – You are required to disclose all the material facts during enrolment. If any declaration is untrue in any respect or if the insurance under the policy was obtained through fraud, the policy issued may be invalidated by the Insurer.
- (b) **Free-Look Period** – You may cancel your insurance by giving AIA Bhd. a written notice and returning the Certificate of Insurance within **thirty (30)** days after you have received the Certificate of Insurance. The premiums that you have paid (less any expenses incurred, if any) will be refunded to you, provided no claims have been paid during this period.
- (c) **Nomination** – You are encouraged to appoint nominee(s) in the attached nomination form as it will expedite claim settlement. Please ensure that your nominee is aware of the policy that you have purchased.
- (d) **No Coverage Period** - In the event there is no premium billed to credit card due to any disruption in credit card facility, there will be no insurance coverage and AIA Bhd. will not be liable for any claim arising from You during this period.
- (e) **Eligibility** – Entry age for Insured Card Member is from age 21 to 59 years old last birthday and renewal is up to age 64 years old.

**IMPORTANT NOTICE:**

- It may not be advantageous to switch from one Medical and Health Insurance plan to another, as you may be subject to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses/pre-existing conditions of the new insurance policy.
- Please note that the limitations, terms and conditions as stated in this Product Disclosure Sheet are not exhaustive. Please refer to the Certificate of Insurance for detailed benefits, limitations, terms and conditions.
- Please contact AIA Bhd. at 1800 38 3464 if you do not receive the Certificate of Insurance after one (1) month from the date of purchase.

#### 6. What are the major exclusions under this policy?

The major exclusions for each benefit are stated as below:

**Death Benefit:**

- (a) Death from suicide within **twelve (12)** months the Effective Date of Coverage of Credit Shield Select as stated in the Certificate of Insurance.
- (b) Death, directly or indirectly, due to any illness occurring within **thirty (30)** days from the Effective Date of Coverage of Credit Shield Select as stated in the Certificate of Insurance.

**Critical Illness Benefit:**

- (a) Critical Illness occurring within **sixty (60)** days of the Effective Date of Coverage; or
- (b) Critical Illness resulting from Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV); or
- (c) Any self-inflicted injuries while sane or insane, whether or not Critical Illness was caused directly or indirectly as a result of the said injury; or
- (d) Pre-Existing Illness within the period of **twelve (12)** months before the Effective Date of Coverage.

**Hospitalisation Benefit:**

- (a) Pre-Existing Illness which existed before the Effective Date of Coverage;
- (b) Any medical or physical conditions arising within the first **thirty (30)** days of the Effective Date of Coverage, except for Injury; or
- (c) Specified Illness:

Treatment or Surgery for Specified Illness until the Insured has been continuously covered under this Policy for a period of **one hundred and twenty (120)** days from the Effective Date of Coverage, for such treatment or Surgery.

Specified Illness shall mean the following Disabilities and its related complications:

- Hypertension, diabetes mellitus and Cardiovascular disease;
  - All tumours, cysts, nodules, polyps, stones of the urinary system and biliary system;
  - All ear, nose (including sinuses) and throat conditions;
  - Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
  - Endometriosis including disease of the reproduction system;
  - Vertebro-spinal disorders (including disc) and knee conditions; or
- (d) Any medical or physical abnormalities existing at the time of birth, as well as neo-natal physical abnormalities developing within **six (6)** months from the time of birth. They will include hernias of all types and epilepsy except when caused by a trauma which occurred after the date that the Insured was continuously covered under this Policy and any congenital or hereditary conditions which has manifested or was diagnosed before the Insured attains **seventeen (17)** years of age; or
- (e) Any Disability caused by self-destruction, intentional self-inflicted injuries, willful exposure to danger or any attempt of self-destruction while sane or insane; or
- (f) War, declared or undeclared, strikes, riots, civil war, revolution, or terrorist activities, or any warlike operations; or
- (g) Service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order; or
- (h) Any violation or attempted violation of the law or resistance to arrest; or

- (i) Pregnancy, miscarriage or child birth; or
- (j) Mental or nervous disorders, treatment of alcoholism, or drug abuse or any other complications arising from it or any drug accident not prescribed by a treating Doctor; or
- (k) Elective/Plastic/Cosmetic surgery, circumcision (except circumcision due to infection), eye examination/elective surgery for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy; all corrective glasses, contact lenses and intraocular lens (except monofocal intraocular lenses in cataract surgery) or the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, and prescriptions; or
- (l) Any form of dental care or Surgery unless necessitated by injury but excluding the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement; or
- (m) Hospitalization primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, vitamins/food supplements and treatments specifically for weight reduction or gain; or
- (n) Any treatment or investigation which is not Medically Necessary, or convalescence, custodial or rest care; or
- (o) Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapon material.

## 7. Can I cancel my policy?

You can call AIA Bhd. Care Line at 1800 38 3464 to cancel your policy **before** the Certificate of Insurance is issued.

Upon receipt of the Certificate of Insurance, you may cancel your coverage at any time by giving a written notice to AIA Bhd. Your policy shall be terminated on the date AIA Bhd. receive your cancellation in writing.

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

It is important that you inform AIA Bhd. of any change in your personal details such as your change of address so that AIA Bhd. can keep you informed of important information in a timely manner.

## 9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the insuranceinfo booklet on 'Medical & Health Insurance', available at all AIA Bhd. Service Centres. You may also visit the insurance info website [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) or AIA Bhd. website [AIA.COM.MY](http://AIA.COM.MY). For further information on claims procedures, please refer to AIA Bhd. website.

If you have any enquiries, please contact AIA Bhd. at:

AIA Bhd. (790895-D)  
Menara AIA, 99 Jalan Ampang  
50450 Kuala Lumpur  
P.O.Box 10846  
50927 Kuala Lumpur

Care Line: 1800 38 3464  
T: 03 - 2056 1111  
F: 03 - 2056 3891

AIA Bhd. is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

## 10. Other types of Medical and Health Insurance cover available

Please ask for other similar types of plans offered by AIA Bhd.

### IMPORTANT NOTE:

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OF INSURANCE AND DISCUSS WITH THE BANK OFFICER OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this Product Disclosure Sheet is valid as of April 2016.