



PRUGroup Life

(This is an insurance product)

This insurance plan is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), a licensed insurance company under the Financial Services Act 2013 that is regulated by Bank Negara Malaysia and is distributed by United Overseas Bank (Malaysia) Bhd (199301017069 (271809-K)), Level 16, UOB Plaza 1 KL, 7 Jalan Raja Laut, 50350 Kuala Lumpur, Malaysia.

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

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

Date: 08 Dec 2025

1 What is PRUGroup Life

PRUGroup Life is a non-participating yearly renewable group term life plan which is offered to overdraft loan customers of United Overseas Bank (Malaysia) Bhd ("Master Policyholder"). This product pays a lump sum of Sum Assured upon the earlier occurrence of Total and Permanent Disability (TPD) or death during the coverage term. The amount owed by the Insured Member to the Master Policyholder for the overdraft facilities (up to the amount equivalent to Sum Assured) will be paid to the Master Policyholder while any excess of Sum Assured will be paid to the entitled person.

2 Know Your Coverage / Benefits

As an illustration, for yearly premium of RM 2450.00, you will receive the following life insurance coverage / benefits for 1 year. Coverage term is until 31 Dec 2025 and the coverage will be renewed automatically on yearly basis, until you reach age 66 next birthday or upon termination of the Insurance Certificate, whichever is earlier. However, renewability is non-guaranteed.

Benefits	Sum Assured	
Death or Total and Permanent Disability (TPD) Benefit	RM 500,000	(renewable up to age 65 next birthday)

Reminder: Please refer to the Insurance Certificate for more information about the benefits and coverage of this product.

Your life insurance **excludes**:

- If death is due to suicide within the first year from the Cover Date of the Insurance Certificate, all premiums paid will be refunded without interest. Cover Date will be the date where Insured Member was first covered under the Insurance Certificate.
- TPD benefit will NOT be payable if the disability results directly or indirectly, wholly or partly, by any one of the following occurrences:
 - (a) suicide or attempted suicide (whether sane or insane), or intentional / accidental self-inflicted injuries or attempted threat to do so while sane or insane;
 - (b) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
 - (c) breaking or trying to break any law, or resisting or trying to resist arrest;
 - (d) entering, operating, servicing, riding in or on, or ascending or descending from or with any aerial device or conveyance, except while the Insured Member is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;
 - (e) engaging or taking part in hunting, or driving or riding in any kind of race; or
 - (f) Pre-Existing Conditions in which conditions or disabilities that the Insured Member has reasonable knowledge of before the Cover Date where the condition is one which:-
 - the Insured Member had received or is receiving treatment;
 - medical advice, diagnosis, care or treatment has been recommended;
 - clear and distinct symptoms are or were evident; or
 - its existence would have been apparent to a reasonable person in the circumstances.

Note: This list is **non-exhaustive**. You must refer to the Insurance Certificate for the full list of exclusions.

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



Call us at:
03-2778 3888



Contact us at:
GBS@prudential.com.my



Visit:
<https://bit.ly/PRUGroupLife>



Scan the QR code

3 Know Your Obligations

For this life insurance, you must pay a premium of:

First Premium*	RM 161.10	(inclusive of Taxes)
Yearly Premium**	RM 2,450.00 yearly	(inclusive of Taxes)

You also have to pay the following fees and charges:	
Stamp duty	Not applicable (Stamp duty is applicable to Master Policy only)
Commission	10% of annual premium (excluding Taxes, if any), which is:
	First Commission [#] : RM 16.11
	Yearly Commission ^{##} : RM 245.00 yearly
	This amount will be borne by the Insured Member and paid from his/her premium. [#] First Commission is based on the First Premium which is pro-rated. ^{##} Yearly Commission may vary depending on the Yearly Premium of the Insured Member.
Other applicable charges	Taxes at the prevailing rate may be charged on any of the premiums, charges or other payments due and payable under this policy, where applicable.
Other important notes:	
Payment mode: Debit from the Overdraft Facilities	
The total premium that you have to pay may vary depending on the underwriting requirement and the policy terms & conditions.	
Insurance Certificate Renewal Date is fixed at 1 January every year.	
* The first premium is pro-rated and the coverage is until the end of last day before Renewal Date which is 31 December 2025 and may not be one full year.	
**Yearly premium shall be payable on every year's Renewal Date and is non-guaranteed. Prudential reserves the right to revise premium rates at renewal by giving 90-days notice prior to Renewal Date. Yearly premiums may vary depending on the Sum Assured (which is the Overdraft Limit offered by the Master Policyholder) of the Insured Member during renewal.	

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Other Key Terms

- **Importance of disclosure** – you must disclose all relevant facts such as medical condition and state your age correctly. If the Insurance Certificate is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your above duty of disclosure continues until the Insurance Certificate is issued.
 - **Grace period** – only applicable on renewal. You are given 30 days grace period after the Renewal Date for the payment of premium.
 - **Nomination** – it is important to make nomination for your insurance coverage. Nomination is beneficial to allow speedy disbursement of death claim to the entitled persons.
 - **Claims** – please refer to the Insurance Certificate to understand further on the claims requirements.
- Note:** This list is **non-exhaustive**. You should refer to the Insurance Certificate for the full list of terms.



Can I cancel my certificate?

Yes, you may cancel your Insurance Certificate by giving a written notice to us.

- **Free-look period:** you may cancel your Insurance Certificate by returning the Insurance Certificate within 30 days after the Insurance Certificate has been delivered to you. The premiums that you have paid, excluding taxes (if any), and less any medical expenses incurred, will be refunded to you, provided there is no claim incurred during the free-look period. Free look period is not applicable on renewal.
- If you choose to cancel the Insurance Certificate after the free-look period, you will only be covered under this Insurance Certificate until the end of the coverage term. No cash value will be payable, and no premium paid will be refunded.

IMPORTANT NOTE: BUYING LIFE INSURANCE PRODUCT IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF COVERAGE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE CERTIFICATE AND DISCUSS WITH THE BANK REPRESENTATIVE OR CONTACT PRUDENTIAL DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at or until 06 Feb 2026.

The benefit(s) payable under eligible certificate/policy 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 Prudential Assurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).