

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured of RM500,000 and coverage term of 5 years.



PRULoan Protect

(This is an insurance product)

Specially prepared for:

SAMPLE

Prepared by: PAMB

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.

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).

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: 20/11/2025

1 What is PRULoan Protect?

PRULoan Protect is a single premium non-participating group reducing term insurance plan. This certificate offers insurance protection to loan customers of United Overseas Bank (Malaysia) Bhd. ("Master Policyholder"). It pays a lump sum of the Applicable Sum Insured if the Insured Member suffers a Total and Permanent Disability (TPD) before the certificate anniversary when the Insured Member's age 70 next birthday, Terminal Illness or dies during the term of the Insurance Certificate.

2 Know Your Coverage / Benefits

As an illustration, for **RM 1,750.00** Total Single Premium, you will receive the following life insurance **coverage / benefits** for 5 years:

Basic Benefits

Death Benefit ¹	RM 500,000 Sum Insured for Death Benefit is the basis to determine the Applicable Sum Insured, of which the Applicable Sum Insured will be reduced on monthly basis throughout the insurance coverage term.
Total and Permanent Disability (TPD) Benefit ¹	RM 500,000
Terminal Illness Benefit ¹	RM 500,000

Note:

¹ The amount of benefits payable shall depend on the Applicable Sum Insured, or the remaining Applicable Sum Insured, or the Sum Insured for the respective benefit, whichever is the lower amount.

The table above summarises the benefits that you have selected. Please refer to Schedule of Applicable Sum Insured and Surrender Value and relevant Appendices for more information about the benefits of the basic plan.

Your life insurance **excludes**:

- If death was due to any Pre-existing Condition or suicide within one year from the effective date of the Insurance Certificate, all premiums paid (excluding taxes, if any) will be refunded without interest.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by any pre-existing condition.
- Terminal Illness benefit is not payable if the illness is directly or indirectly caused by any pre-existing condition.

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

If you require assistance or need further information on your life insurance, you can:



Call UOB Malaysia at:
03-2612 8121



Contact UOB Malaysia at:
UOB.my/contactus



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



Scan the QR code

Call Prudential at:
03-2771 2499

Contact Prudential at:
<https://bit.ly/contact-ourteam>

3 Know Your Obligations

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

Total Single Premium	RM 1,750.00
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You also have to pay the following fees and charges:

Stamp duty	Not applicable (Stamp duty is applicable to Master Policy only)
Commission	10.00% of Total Single Premium or RM 175 The commission will be payable to UOB Malaysia.
Other applicable charges	Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this certificate.

4 Other Key Terms

- **Importance of disclosure** - you must disclose all relevant facts such as medical condition and state your age correctly when answering any question asked by us. If the insurance coverage 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.
- **Nomination** - you are advised to name a nominee(s) for your insurance application to ensure a smooth settlement of claims. You should also ensure that the nominee(s) is aware of the certificate that you have purchased.
- **Claims** - please refer to the insurance certificate to understand further on the claims requirements.
- **Waiting period** - Terminal Illness Benefit shall not apply or be payable if the symptoms of the Terminal Illness is manifested prior to or within thirty (30) days of the effective date of the insurance certificate.

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 notifying the Master Policyholder.

- **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 (less any medical expenses incurred) will be refunded to you.
- After free-look period, you can surrender this insurance certificate. If you do this, we shall pay you the surrender value, less any amount you owe us during the certificate term.

The information provided in this disclosure sheet is valid as at or until 20/12/2025.