

# PRODUCT DISCLOSURE SHEET

Date: DD-MM-YYYY

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating investment-linked insurance. Please refer to the Policy Contract for the full terms and conditions.

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

## 1 What is HSBC's EliteDiamond?

HSBC's EliteDiamond (**this is an insurance product**) offers a combination of insurance protection and investment. If the Life Assured dies or is totally and permanently disabled during the coverage period of the Policy, We will pay the higher of the Insured Amount or the value of the investment units (Account Value) as death or Total and Permanent Disability (TPD) benefit, upon approval of claim. This plan also pays a lump sum benefit if death happens due to accidental causes. Upon survival of the Life Assured at Policy maturity, You will receive 100% of the Account Value.

This plan offers a Loyalty Bonus which will be credited into Your Policy's account, subject to the terms and conditions of the Policy. The first Loyalty Bonus payout occurs at the end of 10<sup>th</sup> Policy year or end of Policy year where the Life Assured attains age 64 years nearest birthday, whichever is later. Following the first payout year, the subsequent Loyalty Bonus will be payable at every 10<sup>th</sup> Policy year.

## 2 Know Your Coverage/Benefits

As an illustration, for RM 53,160.00 annually, You will receive the following insurance **coverage/benefits for a coverage period of up to age 100 years:**

Death (Subject to Suicide Clause)	Higher of the: (i) RM1,000,000.00 (Insured Amount) less any amount withdrawn from Account Value; or (ii) 100% of the Account Value				
	<b>Additional payout for death due to accidental causes prior to Life Assured attaining age 71 years nearest birthday on the Policy Anniversary:</b>				
	Occurred other than in Public Conveyance or Elevator or burning Public Building	200% of the Insured Amount			
	Occurred while in Public Conveyance or Elevator or burning Public Building	400% of the Insured Amount			
TPD prior to Life Assured attains age 71 years nearest birthday on the Policy Anniversary	Higher of the: (i) RM1,000,000.00 (Insured Amount) less any amount withdrawn from Account Value; or (ii) 100% of the Account Value	Payment of TPD benefit will reduce the Insured Amount.			
Maturity Benefit	100% of the Account Value				
Loyalty Bonus	11% of the Insured Amount and increases by 0.5% for every subsequent payout				

Your investment-linked insurance **excludes**:

- death due to suicide within 12 months from the Issue Date or Reinstatement Date, whichever is later, in which case We shall refund 100% of the Account Value together with the total Cost of Insurance (COI) and Monthly Service Charge incurred from the Issue Date or Reinstatement Date, whichever is later, and the total unallocated Premium less any expenses incurred for medical examination.
- any TPD caused directly or indirectly, wholly or partly, by Pre-Existing Conditions unless declared by You or the Life Assured and accepted by Us, on or prior to the Issue Date or Reinstatement Date of Your Policy, whichever is later.
- any additional payout for death due to accidental causes that arise from or accelerated, directly or indirectly, wholly or partly, by attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured.

**Note:** This list is **non-exhaustive**. You must refer to the **Policy Contract** and **Additional Information Sheet** for the full list of exclusions.

If You have any questions or require assistance on Your investment-linked insurance, You can:



Call Us at  
1 300 88 2229



Email Us at:  
HSBC.customercare@allianz.com.my



Scan the QR code above or visit Our website at:  
<https://www.allianz.com.my/hsbc/elitediamond>

### 3 Know Your Obligations

#### For Your investment-linked insurance, You must pay a Premium of:

Premium	RM53,160.00 (Annually)
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Premium payment duration: Up to age 34

- Please add the applicable government tax if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.
- We allocate a portion of the Premium to purchase Units in Your investment Fund(s).

Premium allocated to purchase Units (In percentage of Annual Premium Paid)	Policy Year	1	2	3 - 5
	Insurance Premium	60%	90%	100%
	Investment Premium		95%	

#### You also have to pay the following fees and charges (included as part of Your Policy):

Commission (In percentage of Annual Premium Paid)	5.00% or RM13,290.00
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Monthly Service Charge	RM8 per month
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Fund Management Charge	Up to a range of 0.75% to 1.50% per annum depending on Your chosen Fund.
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Fund Switching Fee	5 free switches per Policy year. RM10 for any subsequent switch within same Policy year.
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Please refer to the **Sales Illustration**, **Policy Contract** and **Additional Information Sheet** for more details.

### 4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or the Policy terminated.
- The Account Value of this product depends on the performance of Your chosen Fund.
- Conditional In Force Guarantee - The Policy Charges for the first 6 Policy years will be deferred ("Deferred Policy Charges") so that the Policy will not lapse in the event the Account Value is insufficient to pay for the Policy Charges when due provided all Premiums due under the Policy are paid no later than 31 days from the Premium Due Date and no Account Value has been withdrawn from the Policy account during the first 6 Policy years ("the Conditional In Force Guarantee"). The Conditional In Force Guarantee will no longer apply if the total Premium due under the Policy is not paid or is paid after the expiry of 31 days from the Premium Due Date. Notwithstanding anything contrary herein, the Deferred Policy Charges will be deducted from the Account Value when the Account Value becomes sufficient or from the benefit payable under the Policy and all rider(s) attached to the Policy (if any).
- After the Conditional In Force Guarantee period, if the Account Value of the Policy is insufficient to pay for the COI and Monthly Service Charge when due, You will be given a grace period of 31 days to pay Your Premium, during which the Policy and all riders attached (if any) will remain in force. However, the Policy and all riders attached (if any) shall lapse at the end of the grace period if any COI and Monthly Service Charge shall remain unpaid at the end of the grace period.

**Note:** This list is **non-exhaustive**. You should refer to the **Policy Contract** and **Additional Information Sheet** for the full list of terms and conditions.

### ? Can I cancel my Policy?

Yes, You may cancel Your Policy by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Policy within 15 days after Your Policy Contract has been delivered to You. We will refund to You the unallocated Premium, the value of Units that have been allocated (if any) at the Unit Price as at the next Valuation Date, any COI and Monthly Service Charge that have been deducted less expenses incurred for medical examination (if any).
- **After free-look period:** Provided that the Policy is still in force and effect, You may surrender Your Policy at any time during the lifetime of the Life Assured. The surrender value of the Policy is the Account Value. If You surrender Your Policy in the early years, You may receive an amount which is much lesser than the Premiums paid.

**PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS.**  
Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

# PRODUCT DISCLOSURE SHEET

Date: 26-12-2025

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides You with key information on Your non-participating medical and health insurance. Please refer to the Supplementary Contract for the full terms and conditions.

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

## 1 What is Accelerated Critical Cover?

Accelerated Critical Cover is a unit deducting rider (subsequently called "Rider") that provides Critical Illnesses coverage and pays a lump sum Critical Illness benefit equivalent to the Rider Insured Amount if the Life Assured is diagnosed with any 1 of the covered Critical Illness prior to the expiry of the Rider. The Insured Amount of the Basic Policy shall be reduced proportionally by the Rider Insured Amount paid out.

## 2 Know Your Coverage/Benefits

**As an illustration, You will receive the following Rider coverage/benefits for a coverage period of up to age 100:**

Coverage (Subject to Juvenile-Lien Rule Clause)	<b>Critical Illness Benefit:</b>	<b>RM100,000.00 (Insured Amount)</b>
This Rider covers 36 Critical Illnesses including: 1. Stroke 2. Heart Attack 3. Cancer	An Extended Total and Permanent Disability (ETPD) Rider is attachable to this Rider by default at no extra premium charges to You.  The ETPD Rider covers: 1. Paralysis of Limbs 2. Blindness - Permanent and Irreversible 3. Loss of Independent Existence	

**Note:** This list is **non-exhaustive**. Please read Your **Supplementary Contract** and **Additional Information Sheet** for details on the Critical Illnesses covered.

Your medical and health insurance **excludes** any Critical Illness caused directly or indirectly, wholly or partly, by any 1 of the following occurrences:

- any illness or surgery other than diagnosis of or surgery for a Critical Illness;
- the signs or symptoms of the Critical Illness which has manifested prior to or within the Waiting Period;
- any Critical Illness arising directly or indirectly from a Pre-Existing Condition, and which existed as at the Issue Date, Reinstatement Date or effective date of the Endorsement for the newly increased or upgraded benefits of the Supplementary Contract, whichever is later;
- a Critical Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immunodeficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Life Assured to undergo a blood test for Human Immunodeficiency Virus (HIV) as a condition precedent to acceptance of any claim. This exclusion does not apply to Human Immunodeficiency Virus (HIV) infection due to Blood Transfusion or Occupationally Acquired Human Immunodeficiency Virus (HIV) infection. For the purpose of the Supplementary Contract,
  - the definition of Acquired Immunodeficiency Syndrome (AIDS) shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
  - an infection shall be deemed to have occurred where in Our opinion, the blood or other relevant test(s) indicate either the presence of any Human Immunodeficiency Virus (HIV) or antibodies to such a virus.
- any Critical Illness which is diagnosed to be due, directly or indirectly, to a congenital defect or disease, which manifests or is diagnosed before the Life Assured attains 17 years of age;
- any Critical Illness resulting directly from alcohol or drug abuse; or
- any Critical Illness which is due to self-inflicted injuries while sane or insane.

**Note:** This list is **non-exhaustive**. You must refer to the **Supplementary Contract** for the complete terms and conditions of this Rider.

**If You have any questions or require assistance on Your medical and health insurance, You can:**



Call Us at  
1 300 88 2229



Email Us at:  
[HSBC.customercare@allianz.com.my](mailto:HSBC.customercare@allianz.com.my)



Scan the QR code above or visit Our website at:  
<https://www.allianz.com.my/hsbc/elitediamond>

## 3 Know Your Obligations

**For Your medical and health insurance, no additional premiums are payable for this Rider as this is a unit deducting rider.**  
However, the Cost of Insurance (COI) for providing the insurance coverage for this Rider will be charged by deducting monthly from the value of Your Units. The COI is not guaranteed and may increase as the Life Assured's age increases.

Please refer to the **Sales Illustration** and **Supplementary Contract** for more details.

## 4 Other Key Terms

- You must disclose all material facts such as medical condition (if applicable) and state the Life Assured's age correctly. Otherwise, You may risk having Your claim rejected or the Policy terminated.
- When the Account Value of the Basic Policy is insufficient to pay for the COI and other charges for both the Basic Policy and all riders including this Rider attached to the Basic Policy when due, You will be given a grace period of 31 days to pay Your Premium, during which the Basic Policy and all riders including this Rider attached to the Basic Policy will remain in force. However, the Basic Policy and all riders including this Rider attached to the Basic Policy shall lapse at the end of the grace period if Your Premium shall remain unpaid at the end of the grace period.
- Waiting Period: The eligibility for Critical Illness benefit will only start after the following periods from the Issue Date, Reinstatement Date or effective date of the Endorsement for the newly increased or upgraded benefits of the Rider or the date of birth of the Life Assured, whichever is later:
  - 60 days: for Cancer - of specified severity and does not cover very early cancers, Heart Attack - of specified severity, Coronary Artery Bypass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease; and
  - 30 days: for all other covered Critical Illnesses.

**Note:** This list is **non-exhaustive**. You should refer to the **Supplementary Contract** and **Additional Information Sheet** for the full list of terms and conditions.

## Can I cancel my Rider?

Yes, You may cancel Your Rider by giving a written notice to Us as follows.

- **Free-look period:** You may cancel Your Rider within 15 days after Your Supplementary Contract has been delivered to You. We will refund to You the Cost of Insurance deducted for this Rider, less any expenses incurred for medical examination.
- **After free-look period:** Provided that the Basic Policy and this Rider are still in force and effect, You may surrender this Rider at any time during the lifetime of the Life Assured, effective at the next monthly COI due date.

**PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS.**  
Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).