

A close-up photograph of a woman's hands holding a white ceramic mug filled with tea. The tea is garnished with several slices of fresh lemons. The woman is wearing a light-colored, textured knit sweater. The background is a soft, white, textured fabric, possibly a blanket or bedsheet, creating a warm and comforting atmosphere.

You do not have
to worry when
you are recovering

HSBC HealthCash Plan



HSBC
Amanah

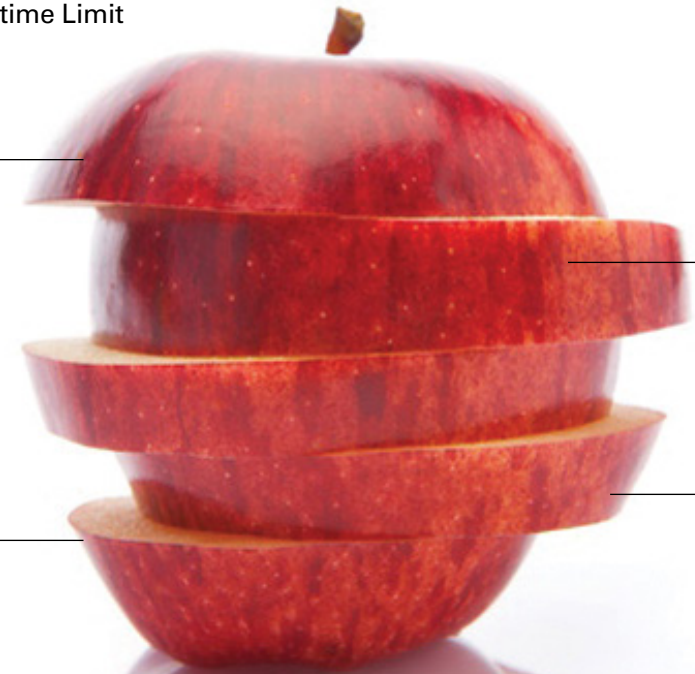
HSBC HealthCash Plan Benefits Highlights

HSBC HealthCash Plan pays on top of any other coverage - assisting you with additional medical or recovery expenses.

Being hospitalised can be tense and worrying, and out-of-pocket expenses should not add to your worries. Recover at ease knowing that your plan could be used to support any additional expenses such as supplements or an upgrade to a private room, as well as to cover for lost income.

▶ Benefits of up to **RM1,000,000** per Lifetime Limit

Guaranteed plan renewal ◀ ensures you are always covered



▶ **Cash Benefits** that supplement your other medical plan(s)

Affordable contribution ◀ that is tailored to your medical needs

Why HSBC HealthCash is the best plan for you?

HSBC HealthCash plan provides you with cash allowance benefits on top of any existing medical coverage you may have.

The benefits are as follows:

1 Cash Allowance When You Are Hospitalised

Should you need to be hospitalised, the plan pays a daily hospital allowance for a normal or an Intensive Care Unit (ICU) ward. This allowance could compensate for the potential loss of income or help you purchase any medical accessories, if required.

2 Coverage for Major and Minor Surgery

HSBC HealthCash Plan pays you fixed cash benefits to assist you with the bills that you incur, be it for major or minor surgeries, as these bills could be costly.

3 Major Organ Transplant Benefit

Should you need to undergo a major organ transplant due to an organ failure, you will receive a lump sum payment in addition to your major surgical benefit. Major organs include the kidneys, heart, liver, lungs and pancreas.

4 Compensation on Treatment for Illnesses

• End-Stage Kidney Failure Benefit

If you suffer from an end-stage kidney failure, you can be burdened with unforeseen costly medical expenses if treatment is sought. Upon diagnosis, you will receive a one-time fixed cash benefit to facilitate your treatment costs.

• Anti-Cancer Chemotherapy / Radiotherapy Benefit

If you require an anti-cancer chemotherapy or radiotherapy treatment, HSBC HealthCash plan will pay a fixed cash amount for each session to help fund part of your medical expenses. The treatment needs to be carried out at a facility approved by the Takaful Operator.

Notes:

1. For full details and further explanation of the product benefits, refer to the Product Disclosure Sheet or Takaful Certificate.
2. HSBC HealthCash plan has fixed cash benefits, which in certain cases the amount may not be sufficient to cover the medical cost incurred. For example, treatment for anti-cancer chemotherapy can be very expensive and the benefit paid may need to be supplemented from other sources.
3. The benefits payable is subject to your selected plan.

Information on HSBC HealthCash Plan

Select any plan(s) that best suit your needs and lifestyle.

	Hospital & Surgical Benefits	Plan RM300	Plan RM600	Plan RM1000
1	Major Surgical	10,000	20,000	40,000
	Minor Surgical	2,000	4,000	8,000
2	Hospital Daily Income	300/day	600/day	1,000/day
3	Daily Intensive Care Unit (ICU) Income	600/day	1,200/day	2,000/day

	Health Benefits	Plan RM300	Plan RM600	Plan RM1000
1	Major organ transplant	40,000	60,000	100,000
2	End-Stage Kidney Failure	50,000	100,000	150,000
3	Anti-Cancer Chemotherapy/ Radiotherapy	400/session	600/session	1,000/session

End-Stage Kidney Failure Benefit is only payable once under HSBC HealthCash Plan.

	Other Information	Plan RM300	Plan RM600	Plan RM1000
1	Overall Lifetime Limit for Hospital and Health Benefits	300,000	600,000	1,000,000
2	Death Benefit	Account Value		
3	Maturity Benefit	Account Value		

Notes:

1. Total benefits payable is subject to overall lifetime limit.
2. Plan 300 is available subject to special terms and conditions set by the Takaful Operator.



Frequently Asked Questions

What is Takaful?

Takaful is a concept based on solidarity, shared responsibility and brotherhood among participants. The participants agree to cooperate and be mutually responsible to help each other financially should a member suffers a financial loss as defined in the Takaful certificate.

What are the funds involved in the HSBC HealthCash Plan?

a) Participant Fund (PF)

PF is where your contribution portion is allocated into after deduction of the *Wakalah* fee, and includes all your PF investment return and surplus distribution(s) you are entitled to, if any ("Account Value").

b) Family Risk Fund (FRF)

FRF consists of the monthly *Tabarru'* deducted from your Account Value out of which protection benefits are paid. 50% of a surplus distribution of the FRF, if any, will be allocated into the Account Value of eligible participants on yearly basis. The balance will be distributed to the Takaful Operator as a reward for managing and administering the FRF.

Who is eligible to participate HSBC HealthCash plan?

- Covered Person - Between 1 month old to 65 years old
- Participants - 18 years old and above

Can I claim from HSBC HealthCash Plan if I have an existing medical coverage from my employer or my other medical insurance/takaful plan?

Yes.

Will I get to enjoy HSBC HealthCash Plan's coverage when travelling overseas?

Yes, provided that you are not residing or travelling to overseas for more than 90 consecutive days and:

- The medical treatment/surgery is due to medical emergency; or
- You are hospitalised within 24 hours following an accident.

What is the amount to be paid and mode of contribution?

The amount of contribution depends on:

- Chosen Plan;
- Gender;
- Entry age of the Covered Person;
- Occupation (Class 1, 2, 3 or 4); and
- Health status

Samples of monthly contribution rate (Occupation Class 1)

MONTHLY CONTRIBUTION RATES (RM)						
Entry	Male			Female		
Age	Plan 300	Plan 600	Plan 1000	Plan 300	Plan 600	Plan 1000
20	97	148	264	105	161	291
25	104	160	285	114	176	318
30	115	177	317	126	196	355
35	128	198	356	140	218	397
40	142	222	400	154	242	441
45	158	247	447	169	266	484
50	174	274	496	183	291	527
55	194	306	554	203	324	586
60	222	348	627	230	368	660
65	260	419	761	268	441	798

Please get the Product Illustration for your contribution amount.

You have the option to make monthly, quarterly, semi-annual or annual contributions.

What if I stop paying the contribution?

If you stop paying the regular contribution, we will deduct the monthly *Tabarru'* and monthly service fee, which are subject to applicable tax, from your Account Value, provided that it is sufficient. Once the Account Value is exhausted, the Takaful Coverage shall cease.

Will the contribution amount change as I get older?

The contribution amount is fixed throughout the term. However, it is not guaranteed and the Takaful Operator reserves the right to revise the contribution by giving a prior written notice at least three (3) months in advance. Such change, should it happen, will take effect on the next certificate anniversary.

Is Waiting Period applicable to HSBC HealthCash Plan?

Yes. The Waiting Period applicable is as follows:

Waiting Period	Benefit/Illness
30 days	All medical or physical conditions except due to accidental causes
60 days	Cancer related symptoms
120 days	Specified illnesses as listed in the Takaful Certificate

Note: Coverage begins after the Waiting Period.

What other benefits will I receive under HSBC HealthCash plan?

The Account Value will be payable upon your death or at certificate maturity. However, there will be no payment from the FRF.

Are contributions paid for HSBC HealthCash eligible for income tax relief?


Yes. The contributions paid for this plan may entitle you for a personal income tax relief of up to RM3,000 for medical and education plan. However, please consult your tax adviser as this eligibility is subject to the final decision of the Inland Revenue Board.

What are the main exclusions for HSBC HealthCash Plan?

This plan does not cover any hospitalisations, surgeries or illnesses caused directly or indirectly, wholly or partly, by or in connection with any:

- a. Pre-existing illness;
- b. Plastic or cosmetic surgery for beautification purposes;
- c. Circumcision or any surgery on the foreskin;
- d. Eye examination for visual impairments due to near-sightedness, far-sightedness or astigmatism or radial keratotomy;
- e. Dental treatment 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;
- f. Private nursing care, non-hospital nursing care, rest cures, sanatoria care;
- g. Veneral disease and its sequelae;
- h. HIV, AIDS or AIDS related diseases;
- i. Communicable diseases requiring quarantine by law;
- j. Congenital disorders or hereditary diseases or deformities conditions;
- k. Pregnancy or pregnancy related conditions including childbirth complications arising from pregnancy such miscarriage, abortion, pre-or post-natal care, contraceptive methods for birth control, infertility treatments and its complications;
- l. Impotence, sterilization, erectile dysfunctions and its complications;
- m. Investigation and treatment of sleep and snoring disorder;
- n. Hyperhidrosis;
- o. Hormone replacement therapy;
- p. Mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations);
- q. Hospital confinement or expenses incurred for sex changes

Please note that the list of exclusions is not exhaustive and reference should be made to the comprehensive list contained in the Takaful certificate.



If you are interested in HSBC HealthCash Plan, please contact your Relationship Manager directly or give us a call today.

Call 1300 80 2626

Click hsbcamanah.com.my

Visit your nearest HSBC Amanah branch

Important Notes

You should satisfy yourself that the plan that you intend to participate will best serve your needs and that the contribution prescribed for this plan is an amount you can afford. No benefit will be paid from the FRF in the event of death of the Covered Person, surrender and maturity of the certificate.

You may review the suitability of the plan and may cancel your participation within 15 days from the date of delivery of Takaful Certificate (“cooling-off period”) to you. On cancellation within the cooling off period FWD Takaful Berhad (Company No. 731530-M) (“Takaful Operator”) will refund your total contribution made less medical examination fee.

This plan is managed by FWD Takaful Berhad (formerly known as HSBC Amanah Takaful (Malaysia) Berhad) (Company No. 731530-M) with its principal place of business at Level 29 Menara Shell, 211 Jalan Tun Sambanthan Brickfields, 50470 Kuala Lumpur. FWD Takaful Berhad (formerly known as HSBC Amanah Takaful (Malaysia) Berhad) is licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia. HSBC Amanah Malaysia Berhad (Company No. 807705-X) is the intermediary in the distribution of this plan in Malaysia and may be remunerated/paid a commission by FWD Takaful Berhad (formerly known as HSBC Amanah Takaful (Malaysia) Berhad). Products and services referred to in this brochure are offered in Malaysia only.

Use of Information and Materials

The information contained in this brochure is not intended to provide professional advice. You should obtain appropriate professional advice when necessary.

This brochure is for general information only and is not to be construed as a Takaful contract and no consideration has been given to the particular circumstances or needs of any person. You should read the Product Disclosure Sheet and Product Illustration for more information and the Takaful Certificate for the complete terms and conditions of this plan.

Should you require additional information about Family Takaful, please refer to the insuranceinfo booklet on ‘Family Takaful’ and ‘Medical and Health Takaful’ or visit www.insuranceinfo.com.my.

In the event of conflict between the English version in this document and those translated into Bahasa Malaysia and Chinese language, the English version shall prevail.

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