


<p>PRODUCT DISCLOSURE SHEET</p> <p>Dear Customer, This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Personal Cyber (Theft Of Funds) Insurance</p>	 A PIDM Member
Other customers have read this PDS and found it helpful, you should read it too.	Date: 13/04/2026

1. What is Personal Cyber (Theft Of Funds) Insurance?

This policy indemnifies any direct and financial loss that you sustain and are not compensated by the issuing bank, financial institution or mobile wallet company:

- i. as a result of a theft of funds due to unauthorized access to your bank account, credit or debit card or mobile wallet(s) perpetrated by a third party through your personal device or smart home device or otherwise by digital or electronic means, and/or
- ii. as a consequence of you being a victim of phishing or email spoofing.

2. Know Your Coverage

As an illustration, by paying RM0.68 monthly, you will receive the following coverage:



<p>This policy covers:</p> <ul style="list-style-type: none"> • Theft of funds due to unauthorized access to your bank account, credit or debit card or mobile wallet(s) by a third party through your personal device or smart home device or otherwise by digital or electronic, and/or • you are being a victim of phishing or email spoofing. 	<p>This policy excludes:</p> <ul style="list-style-type: none"> a) War or cyber operation; b) Insured events or circumstances that could reasonably lead to an insured event which are known by you prior to the inception of this policy; c) Any action or omission of you or any misbehaviour of you which is intentional, malicious, dishonest, deliberate or reckless; d) Investment or trading losses; e) Bodily injury, psychological harm, trauma, illness or death; f) Any loss of or damage to cryptocurrencies (e.g. Bitcoin, Ethereum, Ripple, IOTA); g) Gambling.
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Types of Plan	Aggregate Limit of Liability (Rolling 12 Months)
ULTRA Security Pro	Up to RM500

The above summary only provides an overview of the product's features for your quick reference. For full details of the coverage, terms and conditions, please refer to the full policy wording.

Period of cover is monthly and renewable on a monthly basis.

If you have any questions or require assistance on your **Personal Cyber (Theft Of Funds)** insurance, you can:

 Call us at 1-800-88-5753 Monday – Thursday: 9.00am to 5.00pm Friday: 9.00am to 4:30pm Language availability: Bahasa Melayu & English	 Email us at: hello.my@tuneprotect.com
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TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad
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Level 9, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur, Malaysia
T: 1800 88 5753 W: tuneprotect.com

3. Know Your Obligations

For this Personal Cyber (Theft Of Funds) insurance, you must pay a premium contribution of (including Commission of 10%, excluding Service Tax of 8%) :	
ULTRA Security Pro Plan	RM0.63 monthly
You also have to pay the following fees and charges:	
(+) Service Tax	8% of premium
Total Premium payable:	
ULTRA Security Pro Plan	RM0.68 monthly

4. Other Key Terms

<p>a) Personal Data and Privacy You should read the Tune Protect Privacy Policy (https://www.tuneprotect.com/privacy-policy/) and You shall agree that all personal data provided to the Company by You and/or the Insured and/or acquired by the Company from the public domain, as well as personal data that arises as a result of the provision of cover to You and/or the Insured is subject to said Privacy Policy as may be varied from time to time.</p> <p>b) Importance of Disclosure</p> <ul style="list-style-type: none">You must disclose all facts in your Declaration fully and faithfully. If you fail to do so, your policy may be void. <p>c) Duty of Assured You should always take all reasonable precautions for the safety and protection.</p> <p>d) Premium Warranty You must pay the premium and the premium must be received by the insurer within thirty (30) days from the policy/ endorsement/renewal certificate inception date.</p> <p>e) Submission of Claim No benefit shall be payable for any Claim filed to us beyond a period of one (1) year from the Date of Incident. You need to provide all necessary information and assistance to enable us to settle any of the Claims.</p> <p>f) Policy Expiry Unless renewed, the coverage will cease on expiry date.</p>
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Can I cancel my policy/certificate?

You may cancel your coverages by providing us with written notice. Please be informed that no refund of premium will be granted upon cancellation and the coverage will be ceased at the end of the period of coverage.

Note:

- You should read our privacy policy <https://www.tuneprotect.com/privacy-policy>
- You must inform us of any changes in your contact details to ensure all correspondence reaches you in a timely manner.
- You may refer to the insurance info booklet or visit www.insuranceinfo.com.my or contact us if you require additional information about Personal Cyber (Theft Of Funds) insurance.
- You should satisfy that this policy will best serve your needs. You should read the insurance policy and contact us for more information.
- The information provided in this disclosure sheet is a summary for quick and easy reference to help you better understand the product you are about to purchase. You are advised to read the policy wording for the exact terms, conditions and exclusions.

Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tune Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

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