

## “AmMetLife Insurance Products Cashback Campaign”

### Terms and Conditions

#### DEFINITION

In these Terms and Conditions, except where the context otherwise requires or where it is otherwise expressly provided, the following expressions have the meanings respectively assigned to them, that is to say,

“**AmMetLife**”, “**We**”, “**Our**”, “**Us**”, “**Company**” refers to AmMetLife Insurance Berhad (197301002252) and its successors and assigns.

“**Campaign**” refers to “AmMetLife Insurance Products Cashback Campaign”.

“**AmMetLife Insurance Products**” include selected Bancassurance channel insurance products namely ProtectSecure, ProtectSecure Prime, WealthSecure Max and WealthSecure Smart.

“**Customer**” refers to all individuals who purchased AmMetLife Insurance Products.

“**Cashback**” refers to Touch 'n Go eWallet reload PIN

#### Campaign Period

1. The Campaign is valid from **1 October 2023 to 31 December 2023** (“**Campaign Period**”).

#### Eligibility

2. The Campaign is only applicable to new AmMetLife Insurance Products applications fulfilling the Terms and Conditions hereinafter appearing.
3. Policy must be in force and active prior to the crediting of the Cashback.
4. Premium has to be paid to date at the point of the cash reward crediting. If there is any outstanding premium prior to the cash reward crediting, the policy will be disqualified from this Campaign.

#### Campaign Offer

5. Subject to the Terms and Conditions hereinafter appearing, Customer shall be rewarded with a Cashback (Touch 'n Go eWallet reload PIN) based on the criteria below:

Annual Premium	Cashback
RM3,600 to RM5,999	Cashback equivalent to RM100 Touch 'n Go e-Wallet Reload PIN
RM6,000 to RM9,999	Cashback equivalent to RM200 Touch 'n Go e-Wallet Reload PIN
RM10,000 and above	Cashback equivalent to RM1,000 Touch 'n Go e-Wallet Reload PIN

Customer shall be entitled to one (1) Cashback provided that:

- i. The completed proposal form(s) and payment are received by AmMetLife's office by 31 December 2023 and subsequently approved by AmMetLife by 15 January 2024; and
  - ii. The policy/policies issued pass the 15 days cooling-off period.
6. Each new policy approved by AmMetLife is entitled to one (1) Cashback. Customers may purchase multiple policies from AmMetLife, however, each Life Assured is entitled to a maximum of one (1) Cashback only.
  7. The Campaign Offer cannot be combined with any other on-going offer/ promotion or discount.
  8. Tax, Investment Portion Premium and Top-Up Premium for investment-linked regular premium plans and advanced premium (if any) are excluded from the calculation of the Annual Premium for the

**AmMetLife Insurance Berhad** (197301002252)

**Head Office** : Level 24, Menara 1 Sentrum, No. 201, Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia

 +603 2271 8000  ammetlife.com

**Postal Address** : GPO Box 10956, 50730 Kuala Lumpur

**Customer Care**:  1300 88 8800  +603 2272 3226  [customercare@ammethlife.com](mailto:customercare@ammethlife.com)

eligibility of the Cashback. For investment-linked insurance policies, only the Insurance Portion Premium (as stated in the Policy Schedule) is used to determine the Annual Premium for entitlement of the Cashback.

9. If there is any alteration done after the policy is in force, the Cashback will be based on the lower Annual Premium.
10. AmMetLife reserves the right to claw-back the Cashback, deduct the amount equivalent to the Cashback from the refund of the Premium, or request the Customer to refund or compensate AmMetLife the value of the Cashback if the Customer cancels his/her policy/policies with AmMetLife.
11. Customers are responsible to provide accurate and full contact details as required in the proposal form. AmMetLife shall not be held responsible if AmMetLife is unable to contact the Customers with the information provided by the Customers in the proposal form. In the event that the Customers did not receive the Cashback (Touch 'n Go eWallet reload PIN) due to the inaccurate contact information or non-contactable through adequate means possible and reasonable best efforts, AmMetLife reserves the right to forfeit the Cashback.
12. The Touch 'n Go eWallet reload PIN ("Reload PIN") will be delivered via email and SMS to Customer's email address and mobile contact number within one hundred eighty (180) days after the Campaign ends. Customers must create or log on to the Touch 'n Go eWallet account to redeem the Reload PIN.
13. The Reload PIN is valid for use on Touch 'n Go eWallet app; subjected to the terms and conditions of Touch 'n Go and the participating merchants, and is not valid in conjunction with any other vouchers, offer or promotions.
14. Expiry date of the Reload PIN will be stated in the redemption email and SMS, any unutilised Reload PIN that has expired, lost or stolen will not be replaced by AmMetLife. The validity of the Reload PIN is for a period of three hundred sixty (360) days from the date of receipt from AmMetLife.
15. The Reload PIN is not a cash voucher and cannot be exchanged for cash or credit. AmMetLife will not entertain any requests to deliver the Reload PIN to a third party.
16. To the fullest extent permitted by law, AmMetLife expressly excludes and disclaims any representations, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability or fitness of the Reload PIN for a particular purpose.
17. AmMetLife is not in any way endorsing, sanctioning, approving or supporting the use of Reload PIN or any brand or merchandise sold thereon. Any query and/or dispute on the usage of the Reload PIN must be directed to, and resolved directly with Touch 'n Go eWallet. Customers are to contact their customer service hotline at 03 5022 3888 to report any issues pertaining to the usage of the Reload PIN.
18. AmMetLife reserves the right to substitute the Campaign Offer with one of similar value at our absolute discretion without prior notice.
19. AmMetLife shall have the right and absolute discretion to vary, amend, delete or add to any of the Terms and Conditions specifically set out herein, in whole or in any part from time to time including to vary the Campaign Period as it deems necessary and appropriate with notice via the AmMetLife's official website or notices at AmMetLife's branches.
20. AmMetLife shall have the right and absolute discretion to disqualify any Customer, who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to this Campaign and/or against AmMetLife, from receiving the Campaign Offer. AmMetLife's decision is final and AmMetLife will not entertain any request to review the disqualified cases.

**AmMetLife Insurance Berhad** (197301002252)

**Head Office** : Level 24, Menara 1 Sentrum, No. 201, Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia

 +603 2271 8000  [ammethlife.com](http://ammethlife.com)

**Postal Address** : GPO Box 10956, 50730 Kuala Lumpur

**Customer Care**:  1300 88 8800  +603 2272 3226  [customercare@ammethlife.com](mailto:customercare@ammethlife.com)

21. By participating in the Campaign, the Customer and/or any parties related herein agree to be bound by these Terms and Conditions and agree and consent to allow for the Customer's personal data being collected, processed and used by AmMetLife in accordance with AmMetLife Privacy Notice which is available on the AmMetLife's official website at [www.ammethlife.com/privacy-policy/](http://www.ammethlife.com/privacy-policy/).
22. AmMetLife shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, virus outbreak, technical or system failures or any event beyond the reasonable control of AmMetLife.
23. This Terms and Conditions are governed by and construed under the laws of Malaysia.
24. For any assistance and/or feedback related to the Campaign, Customer may refer to our bank sales representative or walk in to the nearest AmMetLife branch or speak to our Customer Care at 1300 88 8800 or email us at [customercare@ammethlife.com](mailto:customercare@ammethlife.com).

**AmMetLife Insurance Berhad** (197301002252)

**Head Office** : Level 24, Menara 1 Sentrum, No. 201, Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia

 +603 2271 8000  [ammethlife.com](http://ammethlife.com)

**Postal Address** : GPO Box 10956, 50730 Kuala Lumpur

**Customer Care:**  1300 88 8800

 +603 2272 3226

 [customercare@ammethlife.com](mailto:customercare@ammethlife.com)