

## **AmBank AXCESS COVID-19 Insurance Programme Terms and Conditions for AmBank Credit Card (“Programme”)**

**REMINDER:** The cardholder is reminded to read and understand the Terms and Conditions stated herein. In the event that the cardholder has any queries pertaining to the Terms and Conditions, kindly discuss with any of AmBank’s staff or authorized representative.

### **Terms and Conditions**

The terms and conditions herein (“**Terms and Conditions**”) are in addition to and are to be read together with the AmBank (M) Berhad (“**AmBank**”) relevant credit card (“**Card**”) agreement(s) (“**Card Agreement**”) which governs the use of the Card released by the Bank. In the event of any discrepancy or inconsistency between these terms and conditions and the Card Agreement, this Terms and Conditions shall prevail in so far as it relates to the Programme.

Shieldcard Holdings Sdn Bhd (1121362-P) (“**Shieldcard**”), in collaboration with AIA General Berhad (“**AIA**”) is, the brand owner and operator of the AXCESS COVID-19 insurance. Shieldcard is also AmBank’s strategic partner for the purpose of this Programme. This Programme offers cardholders protection plan under a customized Group Personal Accident Insurance (“**PA**”) against Personal Accident and COVID-19 (“**AmBank AXCESS COVID-19 Insurance**”), a collaboration between AmBank and Shieldcard which is exclusive to AmBank cardholders under this Programme

Except where the context otherwise requires, or unless this terms and conditions otherwise provide, all words, names and expressions defined in the Card Agreement when used or referred to in this terms and conditions shall have the same meaning as that provided in the Card Agreement.

- 1) This Programme shall be offered for subscription to all AmBank conventional principal and supplementary cardholders and the Card account must be in good standing and regularised, i.e. not in default or not cancelled for whatever reason at the time of subscription
- 2) To participate in this Programme, the cardholder is required to sign up at <https://www.axcess.com.my/ambank.php>. After the application is submitted, the Bank will have seven (7) working days to review and approve the application. Upon successful approval of the application, Shieldcard will then submit the Insured Person’s Details to AIA. Details such as the certificate reference number, effective date and expiry date will be sent via email to the Insured Person within seven (7) working days from the date of certificate issuance. A copy of the certificate of insurance will only be sent by AIA to the Insured Person.
- 3) Shieldcard and/or AIA reserve the right to reject the application of the applicant/ cardholder. In such event, the applicant will be notified of the rejection by email within seven (7) working days from the date of registration.
- 4) The coverage period for the insurance is six (6) months, which commences on the date of certificate issuance. The coverage will expire at the end of the six (6) months period, and the cardholders will be required to submit a fresh application should he/she wishes to continue with the insurance policy. There is a waiting period of seven (7) working days for all COVID-19 related claims, however, there is no waiting period for Accidental claims.

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- 5) To qualify for the benefits offered under the Programme, each cardholder who has successfully enrolled in the Programme is required to spend a **minimum of Ringgit Malaysia Three Thousand and Three Hundred Only (RM3,300.00)** cumulatively on retail purchases (**excluding** Balance Transfer, Cash advance, E-wallet top up, QuickCash transactions plus any fees and reversal charges) over a **period of three (3) months** from the date of certificate issuance date. In the event the cardholder does not meet the aforementioned requirement, the cardholder hereby agrees and expressly consents for the Bank to charge the one-time insurance premium of **Ringgit Malaysia Thirty Six Only (RM36.00)** to the cardholder's Credit Card account after the period of three (3) months from the date of certificate issuance date.
- 6) For the avoidance of doubt, each principal and supplementary cardholder's spending shall not be combined and shall be calculated separately for the purpose of minimum spend calculation set out in Clause 5 above.
- 7) In the event of cancellation/termination of the Insurance before the minimum spend requirement is met, the cardholder hereby agrees for the Bank to charge the insurance premium of Ringgit Malaysia Thirty Six Only (RM36.00) to the cardholder's Credit Card account immediately succeeding the cancellation/termination. There shall be no refund from the Bank, Shieldcard or AIA.
- 8) The Bank may disclose the cardholder's information to Shieldcard for the purpose of this Programme. By participating in this Programme, the cardholder is deemed to have given his/her consent for such disclosure.
- 9) The Bank reserves the right to approve or reject the cardholder's participation in this Programme and Shieldcard reserves the right to approve or reject any of the cardholder's application for AmBank AXCESS COVID-19 Insurance under this Programme at their discretion.
- 9A) In the event Shieldcard decides to terminate the AmBank AXCESS COVID-19 Insurance for whatever reasons, Shieldcard shall inform the Bank in writing 30 calendar days prior to such termination. The Bank shall inform the cardholders accordingly after the Bank is being notified of such termination. For the avoidance of doubt, the cardholders shall not hold the Bank responsible for any losses or damages suffered as a result of Shieldcard/AIA ceasing to offer AmBank AXCESS COVID-19 Insurance for whatever reasons.
- 9B) The Bank is not liable for any loss or damages suffered such as loss of income or profit, or any indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties, arising out of or in connection with this Programme, save and except where such loss or damages were directly caused by the Bank's gross negligence, wilful default or fraud.
- 10) The cardholder hereby expressly agrees to relieve the Bank from any liability, claims or demands regarding the services/products/benefits rendered under the Programme provided and managed by Shieldcard. Any matter or dispute arising from AmBank AXCESS COVID-19 Insurance should be directed to Shieldcard or AIA.
- 11) Cardholder's benefits of this Programme shall be governed by the terms and conditions of AmBank AXCESS COVID-19 Insurance Programme and the cardholder is reminded to read and understand the said terms and conditions which is available at <https://www.axcess.com.my/ambank.php>. By registering for the Programme, cardholder agrees and accepts:
  - (a) These terms and conditions ("**Terms and Conditions**");
  - (b) The provisions of the Master Policy; and

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(c) The terms and conditions for AXCESS membership and AXCESS' Privacy Policy.

12) Cardholder may submit claims to AXCESS Customer Service or directly to AIA. All payments will be made directly to the cardholder according to the Policy, his/her nominee or to his/her estate if no nominee has been named. Notifications of claims should be sent to:

- (a) AXCESS ([enquiry@shieldcard.com.my](mailto:enquiry@shieldcard.com.my))
- (b) AIA ([my.aiaonline@aia.com](mailto:my.aiaonline@aia.com)) or WhatsApp: +6019-629 9660

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Benefits	Descriptions
<b>Quarantine in hospital or quarantine facilities</b>	Ringgit Malaysia One Thousand Only (RM1,000.00) will be credited to the Cardholders' nominated AmBank Credit Card account.
<b>Death due to COVID-19 or Accidental Death</b>	Ringgit Malaysia Ten Thousand Only (RM10,000.00) the amount will be transferred to the account of the nominated beneficiary or estate of the Cardholder.
<b>Coverage Period</b>	6 months

13) For payout on Quarantine in hospital or quarantine facilities due to COVID-19 in the sum of Ringgit Malaysia One Thousand Only (RM1,000.00), the payout will be credited to the cardholders' nominated AmBank Credit Card account.

14) For payout on Death due to COVID-19 and/or Accident in the sum of Ringgit Malaysia Ten Thousand Only (RM10,000.00), the payout will be transferred to the account of nominated beneficiary or estate of the cardholder.

15) Claims shall be made in accordance with the terms of the Master Policy and by completing the required documents obtained from any AIA Branch or WhatsApp AIA at +6019-629 9660.

16) For claims due to quarantine in hospital, quarantine facilities or death due to COVID-19, proof of claim shall include COVID-19 specific tests and/or hospital admission certification from hospitals recognized by the Ministry of Health. For claims of death due to COVID-19, death certificate, a copy of Identity Card and proof of relationship with insured COVID-19 specific tests are required to be submitted to AIA.

17) In the event of accidental death, immediate notice of claim must be given to Shieldcard and AIA. For PA, written notice of any event likely to give rise to a claim should be submitted to AIA as soon as reasonably possible and in any case not later than thirty (30) calendar days from the date of accident. Other claims shall be made together with proof of loss within ninety (90) calendar days from the date such loss incurred. Please refer to the Master Policy for other details, conditions and procedures in relations to making claims.

18) Prior thirty (30) working days' notice will be given by Shieldcard in the event Shieldcard intends amend, replace or otherwise change the terms and conditions relating to the insurance.

19) If Cardholders have further enquiries on AmBank AXCESS COVID-19 Insurance, please call AXCESS Customer Service at 1 300 30 2010 from 9.00 a.m. to 6.00 p.m. For enquiries relating to the Master

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Policy and making claims, the cardholders may also send WhatsApp messages to AIA at +6019-629 9660.

- 20) The salient terms and conditions relating to the insurance set out above are not comprehensive and intended to only provide a brief overview of the insurance. In the event of any conflict between the terms of this Terms and Conditions and the Master Policy pertaining to the insurance, the provisions of the Master Policy for the insurance shall prevail. The Master Policy for AmBank AXCESS COVID-19 Insurance Plan can be found [here](#). The cardholders are advised to read the Master Policy for full information on the cardholder's rights, obligations and benefits pertaining to the insurance.
- 21) All questions concerning the construction, validity, enforcement and interpretation of the Terms and Conditions stipulated herein shall be governed by, construed and enforced in accordance with the laws of Malaysia. By participating in this Programme, the cardholder hereby submits to the exclusive jurisdiction of the Courts of Malaysia for the purpose of any suit, action or other proceeding arising out of or based on the terms and conditions herein.
  - 21)(A) The Bank reserves the right to add, amend, alter, modify, delete any of the terms and conditions stated herein provided the Bank gives prior written notice of at least Twenty One (21) calendar days to the cardholders before the revision or amendments take effect. If the cardholders continue to participate in this Programme Twenty One (21) calendar days after being notified of such amendments and revision, the cardholders are deemed to have agreed to such amendments and revisions and are bound by the same.
  - 21)(B) To the extent permitted by law, the Bank shall not be liable to the Cardholder(s) when any Force Majeure event occurs. "Force Majeure" refers to any unforeseen events and/or circumstances not within the reasonable control of the Bank, which the Bank is unable to prevent, avoid or remove including natural disasters such as flood, typhoon, hurricane, storm, tempest, volcanic eruption, earthquake, landslide, landslip, subsidence or sinking of the soil or earth or acts of public unrest such as strikes, lock out, industrial disturbances, riots, wars, pandemic, epidemic and each of which is beyond the control of neither Party or such other event, condition or circumstances of similar nature as may be classified as Force Majeure by the Bank from time to time.
- 22) For any assistance and/or feedback in relation to this Programme, the Cardholder(s) may contact the Bank's Contact Centre at 03-2178 8888 daily from 7.00 a.m. – 11.00 p.m. or email [customercare@ambankgroup.com](mailto:customercare@ambankgroup.com).