

Terms and Conditions

DEFINITION

In this 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 “i.Am Wealth Achiever Reward Campaign”.

“Product” refers to i.Am Wealth Achiever

“Customers” refers to all individuals who purchased the Product.

“Reward” refers to Gold Bar.

“Additional Reward” refers to a Cash Reward that will be credited to the Customer’s bank account for opting for Advance Premium.

Campaign Period

1. The Campaign is valid from **1 November 2023 to 31 March 2024** (“Campaign Period”).

Eligibility

2. The Campaign is only applicable to new AmMetLife i.Am Wealth Achiever Product applications fulfilling the Terms and Conditions hereinafter appearing.
3. The Policy must be in force and the premium has to be paid up to the date of the reward fulfillment. If there is any outstanding premium prior to the reward fulfillment, the policy will be disqualified from this Campaign.
4. The premium must be paid in the annual, half-yearly or quarterly premium payment mode only.

Campaign Offer

5. Subject to the Terms and Conditions hereinafter appearing, all Customers shall be rewarded with the Reward and the Additional Reward based on the criteria below:

Tier	Annual Premium	Reward	Additional Reward (with Advance Premium)
Tier 1	RM25,000 to RM49,999	1-gram Gold Bar (worth RM425)	RM300 Cash Reward
Tier 2	RM50,000 to RM99,999	3-gram Gold Bar (worth RM1,125)	RM1,000 Cash Reward
Tier 3	RM100,000 and above	6-gram Gold Bar (2 units of 3-gram Gold Bar) (worth RM2,250)	RM3,000 Cash Reward

Note: The value of gold is subject to fluctuations in the gold price. The provided gold value above is based on the date of 23 October 2023.

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

Example:

A) With Advance Premium

Adrian purchased an **i.Am Wealth Achiever** with an annual premium of RM50,000. Adrian will receive a Reward of 3-gram Gold Bar. In addition, Adrian opted for Advance Premium with a total amount of RM200,000, Adrian will receive an Additional Reward of RM1,000 Cash Reward.

B) Without Advance Premium

Arena purchased an **i.Am Wealth Achiever** with an annual premium of RM100,000 without opting for Advance Premium. Arena will receive a Reward of 6-gram Gold Bar that consists of 2 units of 3-gram Gold Bar.

All Customers shall be entitled to one (1) Reward or one (1) Reward with one (1) Additional Reward as mentioned above if:

- i. The completed proposal form(s) and payment are received by AmMetLife's office by 31 March 2024 and subsequently approved by AmMetLife by 15 April 2024; and
 - ii. The policy(/policies) issued pass the 15-day cooling-off period.
6. Each new policy approved by AmMetLife is entitled to one (1) Reward or one (1) Reward with one (1) Additional Reward. Customers may purchase multiple policies, however, each Life Assured is entitled to a maximum of one (1) Reward or one (1) Reward with one (1) Additional Reward only whichever with the highest value.
 7. Advance Premium option: Premium will be collected in advance on top of the first policy year premium payment. The advance premium will be in four (4) years term. **It is important to note that partial withdrawal of the advance premium during this period is strictly prohibited.**
 8. The Campaign offer cannot be combined with any other ongoing offer/ promotion or discount.
 9. If there is any alteration done after the policy is in force, the Reward and the Additional Reward will be based on the lower Annual Premium.
 10. AmMetLife reserves the right to claw-back the Reward and the Additional Reward, deduct the amount equivalent to the Reward and the Additional Reward from the refund of the Premium, or request the Customer to refund or compensate AmMetLife the value of the Reward and the Additional Reward if the Customer cancels his/her policy/policies with AmMetLife.
 11. The fulfillment of the Reward and the Additional Reward will be conducted after the completion of the first-year premium subject to the payment mode outlined below:
 - a) Annual payment mode: The Reward will be delivered to the Customer's mailing address and the Additional Reward (if any) will be credited by 30 November 2024.
 - b) Quarterly and half-yearly payment mode: The Reward will be delivered to the Customer's mailing address and the Additional Reward (if any) will be credited by 31 March 2025.

An SMS notification will be sent to the Customer according to the above-mentioned fulfillment timeline:

- i. on the Reward fulfillment to Customer's mailing address; and
 - ii. on the payment of Additional Reward (if any), to their bank account. Please take note that it may take up to seven (7) working days to process the payment.
12. Customers are required to furnish an accurate mailing address and contact details as stipulated in the proposal form. Customers further agree that the Reward fulfillment by AmMetLife to 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



Customer's mailing address provided in the proposal form will be considered as completed fulfilment, and AmMetLife shall be released and fully discharged from further liability or obligations pertaining to the Reward fulfilment.

13. In addition, Customers are also responsible for providing accurate bank account as required in the proposal form. Customers further agree that any payment by AmMetLife to the account details provided by the Customers in the proposal form, will be deemed as full payment and AmMetLife shall be released and fully discharged from further liability and demand in relation to the payment.
14. Any request for the Reward and the Additional Reward to be transferred to a third-party will not be entertained.
15. AmMetLife may decline the Reward and the Additional Reward entitlement in the event any of the terms and conditions pursuant to this Campaign is not fulfilled.
16. 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 the AmMetLife's branches.
17. 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.
18. 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/.
19. 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.
20. These Terms and Conditions are governed by and construed under the laws of Malaysia.
21. For any assistance and/or feedback related to the Campaign, the 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.

Updated as of 1 March 2024.

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

Postal Address : GPO Box 10956, 50730 Kuala Lumpur

Customer Care :  1300 88 8800

 +603 2272 3226

 customercare@ammethlife.com