

“WealthEnrich 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 “WealthEnrich Cashback Campaign”.

“**Product**” refers to WealthEnrich.

“**Customer**” refers to all individuals who purchased the Product.

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 Product applications fulfilling the Terms and Conditions hereinafter appearing.
3. Policy must be in force and active prior to the crediting of the cash reward.
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 amount (“Cashback”) based on the criteria below:

| Annual Premium | Cashback |
|--------------------|---|
| RM50,000 and above | Cashback equivalent to 4% of Total Annual Premium |

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-day 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 ongoing offer/ promotion or discount.
 8. Tax, Investment Portion Premium, Top-Up Premium and advanced premium (if any) are excluded from the calculation of the Annual Premium for the eligibility of the Cashback, 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 Reward will be based on the lower Annual Premium.

AmMetLife Insurance Berhad (197301002252)

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

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Customer Care :  1300 88 8800  +603 2272 3226

 customercare@ammethlife.com




10. The Cashback will be credited into the bank account after the completion of the first-year premium subject to the payment mode as below:
 - a) For Eligible Policy that opts for yearly payment mode, the Cashback will be credited by 31 August 2024.
 - b) For Eligible Policy that opts for monthly, quarterly, and half-yearly payment modes, the Cashback will be credited by 28 February 2025.It may take up to seven (7) working days to process the payment. An SMS notification will be sent to the Customer on the payment of Cashback to their bank account.
11. Customer is responsible for providing accurate bank account and contact details as required in the proposal form. Customer further agrees that any payment by AmMetLife to the account details provided by the Customer 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.
12. Any request for Cashback to be credited to a third-party account will not be entertained.
13. AmMetLife may decline the Cashback entitlement in the event any of the terms and conditions pursuant to this Campaign is not fulfilled.
14. 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.
15. 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.
16. 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.
17. 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/.
18. 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.
19. These Terms and Conditions are governed by and construed under the laws of Malaysia.
20. 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.

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