

“Wealth Reward Campaign”

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 “Wealth Reward Campaign”.

“**Product**” refers to i. Am Wealth Achiever, WealthEnrich and WealthInspire

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

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

Campaign Period

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

Eligibility

2. The Campaign is only applicable to new Product applications fulfilling the Terms and Conditions hereinafter appearing.
3. The premium must be paid in the **annual payment mode only** and the Policy must be in force to qualify for the reward fulfilment.

Campaign Offer

4. Subject to the Terms and Conditions hereinafter appearing, all Customer shall be rewarded with Touch'n Go eWallet reload PIN (“**Reload PIN**”) based on the criteria below:

Tier	Annual Premium	Reward
Tier 1	RM50,000 to RM99,999	RM800 Touch 'n Go e-Wallet Reload PIN
Tier 2	RM100,000 and above	RM2,000 Touch 'n Go e-Wallet Reload PIN

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

- i. The completed proposal form(s) and payment are received by AmMetLife's office by 31 December 2024 and subsequently approved by AmMetLife by 15 January 2025; and
 - ii. The policy(/policies) issued pass the 15 days cooling-off period.
5. Each new policy approved by AmMetLife that meets the specified annual premium criteria as stated above is entitled to one (1) Reward. Customers may purchase multiple policies however, each Life Assured is entitled to a maximum of one (1) Reward only whichever with the highest value.
6. The Campaign offer cannot be combined with any other on-going offer/ promotion or discount.

AmMetLife Insurance Berhad (197301002252)

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 +603 2271 8000  ammetlife.com

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Customer Care :  1300 88 8800  +603 2272 3226

 customercare@ammethlife.com

7. If any alterations are made after the policy is in force, the Reward will be based on the updated Annual Premium. This applies to any changes made during the campaign period, as such alterations will impact the Reward by reflecting the updated Annual Premium amount.
8. 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 Reward due to the inaccurate contact information or non-contactable through adequate means possible and reasonable best efforts, AmMetLife reserves the right to forfeit the Reward.
9. The Reload PIN will be delivered via email and SMS to Customer's email address and mobile contact number within ninety (90) days after the Campaign ends. Customer must create or log on Touch 'n Go eWallet account to redeem the Reload PIN.
10. 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.
11. 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.
12. 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.
13. 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.
14. 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.
15. AmMetLife reserves the right to substitute the Reward with one of similar value at our absolute discretion without prior notice.
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 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 Reward. 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

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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. This Terms and Conditions are governed by and construed under the laws of Malaysia.
21. 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 customer-care@ammethlife.com.

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