

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 “Banca i.Am Wealth Creator Consumer Campaign”.

“**Product**” refers to i.Am Wealth Creator.

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

“**Reward**” refers to Sony Wireless Headphones and Apple Watch SE

Campaign Period

1. The Campaign is valid from **5th August 2024 to 31st October 2024** (“**Campaign Period**”).

Eligibility

2. The Campaign is only applicable to new AmMetLife i.Am Wealth Creator Product applications fulfilling the Terms and Conditions hereinafter appearing.
3. The Policy must be in force and the premium must be paid up to the date of the reward fulfillment. If there is any outstanding premium before the reward fulfilment, 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 based on the criteria below:

Tier	Annual Premium	Reward
Tier 1	RM15,000 to RM19,999	Sony Wireless Headphones (worth RM449)
Tier 2	RM20,000 and above	Apple Watch SE (worth RM1,199)

Note: The provided reward values above are based on the date of July 1, 2024.

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 October 31, 2024 and subsequently approved by AmMetLife by November 15, 2024; and
- ii. The policy(/policies) issued pass the 15-day cooling-off period.

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



6. Each new policy approved by AmMetLife 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.
7. The Campaign offer cannot be combined with any other ongoing offer/ promotion or discount.
8. AmMetLife reserves the right to claw back the Reward, deduct the amount equivalent to the Reward from the refund of the Premium or request the Customer to refund or compensate AmMetLife the value of the Reward if the Customer cancels his/her policy/policies with AmMetLife.
9. The fulfilment of the 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 by January 31, 2025.
 - b) Quarterly and half-yearly payment mode: The Reward will be delivered to the Customer's mailing address by December 31, 2025.

An SMS notification will be sent to the Customer according to the above-mentioned fulfilment Timeline on the delivery of the Reward fulfilment to the Customer's mailing address.

10. Customers are required to furnish an accurate mailing address and contact details as stipulated in the proposal form. Customers further agree that the Reward fulfilment by AmMetLife to the 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 about the Reward fulfilment.
11. Any request for the Reward to be transferred to a third-party will not be entertained.
12. AmMetLife may decline the Reward entitlement in the event any of the terms and conditions pursuant to this Campaign is not fulfilled.
13. AmMetLife reserves the right to substitute the Reward with one of similar value at its sole discretion without prior notice.
14. 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.
15. 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.
16. 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/.
17. 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.

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18. These Terms and Conditions are governed by and construed under the laws of Malaysia.
19. 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@ammetlife.com.

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