



“AmMetLife Protect & Reward Campaign”

Terms and Conditions

DEFINITION

In these Conditions of Use, 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 (15743-P) and its successors and assigns.

“**Campaign**” refers to “AmMetLife Protect and Reward Campaign”

“**Bank**” refers to AmBank (M) Berhad (8515-D) / AmBank Islamic Berhad (295576-U)

“**Customer**” refers to the Credit Cardholder of the Bank who purchased or transacted insurance products from AmMetLife Insurance Berhad.

“**Plans**” refers to AmMetLife insurance plans which inclusive of Protect20, ProtectIncome and ProtectPrime39.

Campaign Period

1. The Campaign is valid from **1 May 2019 to 30 June 2019**, both dates inclusive (“**Campaign Period**”).

Eligibility

2. The Campaign is valid for the Bank Credit Cardholder. AmBank Group staff with the Bank credit card is also eligible for the Campaign.

Campaign Offer

3. Subject to the Terms and Conditions hereinafter appearing, all Customer shall be entitled to a cash reward (“**Cash Reward**”) if
 - i. The completed proposal form (s) is received within the Campaign Period;
 - ii. The payment is made with the Bank credit card with 0% Easy Payment Plan (EPP) or up-front payment for full 12 months premium within the Campaign Period;
 - iii. Customer must have completed and submitted the Direct Channel Self-Assessment form;
 - iv. The completed proposal form must be submitted latest by 30 June 2019 and approved by 15 July 2019 to be eligible for Cash Reward;

- v. The policy issued will need to pass the 15 days cooling-off period;
- vi. The Cash Reward entitlement is as set out in the table below:

Table: Cash Reward Entitlement

AmMetLife Insurance Plan	Cash Reward Entitlement
Protect20	RM 50 cash reward to be credited to AmBank Credit Card/ AmBank Islamic Credit Card-i account.
ProtectIncome	RM50 cash reward to be credited to AmBank Credit Card/ AmBank Islamic Credit Card-i account.
ProtectPrime39	RM50 cash reward to be credited to AmBank Credit Card/ AmBank Islamic Credit Card-i account.
Protect20, ProtectIncome & ProtectPrime39	RM200 cash reward to be credited to AmBank Credit Card/ AmBank Islamic Credit Card-i account.

4. The Customer is entitled to one (1) time Cash Reward as per Cash Reward Entitlement table in **3.vi**.
5. To be eligible for RM200 Cash Reward, the submission of the completed proposal forms must be made in a single submission within the Campaign Period and approved by 15 July 2019.
6. The Campaign offer cannot be combined with any other on-going offer/ promotion or discount.
7. For the avoidance of doubt, the Campaign does not require any registration.
8. The Cash Reward will be credited into qualified Customer's Credit Card account with the Bank within ninety (90) days after the Campaign Period. The Customer will receive notification of the Cash Reward, if any, through the respective Credit Card statement that follows after the date of the crediting of the Cash Reward.
9. AmMetLife Insurance Berhad reserves the right to substitute the Cash Reward with one of similar value at our absolute discretion without prior notice. The Cash Reward is non-transferable and non-exchangeable.
10. 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.
11. By participating in the Campaign, the Customer and/or any parties related herein agree to be bound by these Terms and Conditions.
12. 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,



technical or system failures or any event beyond the reasonable control of AmMetLife.

13. These Terms and Conditions are governed by and construed under the laws of Malaysia.

14. For any assistance and/or feedback related to the Campaign, Customer may call our Customer Care Hotline number at **03 – 7841 9205** or email us at customercare@ammetlife.com