AmMetLife

Malaysia Day Rewards Campaign

Frequently Asked Questions (FAQ)

1 **Q: What is the Malaysia Day Rewards Campaign about?**

A: The Malaysia Day Rewards Campaign is designed for both new and existing AmMetLife Customers. By purchasing or taking up any of the eligible Products, Customers may receive one (1) unit of a 3g 999.9 gold bar Reward, if eligible.

2 **Q: What is the duration of the campaign?**

A: The campaign runs from 8 September 2026 to 8 October 2026.

3 **Q: What are the eligibility requirements for participating in the Malaysia Day Rewards Campaign?**

A:

I. The Campaign is open to both new and existing Customers who apply for eligible Products listed in the Campaign with single premium/contribution payment or annual payment mode for regular premium/contribution only.

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

a. The completed proposal form(s) and payment are received by AmMetLife by 8 October 2026 and subsequently approved by AmMetLife by 23 October 2026;

b. Rewards are available on a first-come, first-served basis, based on the date the completed application and payment are received and subsequently approved by AmMetLife.

c. The Customer's policy/certificate must remain in force for at least six (6) months after the Campaign ends. The Reward will be issued within one (1) month following that period and the Customer can expect to receive it by 8 May 2027.

III. If the Customer's policy/certificate lapsed, is surrendered or terminated at any time before the Reward fulfilment is completed, the Customer will not be eligible to receive the Reward.

IV. If the premium/contribution amount for the Customer's policy/certificate is altered before the Reward is fulfilled, the Customer's eligibility will be reassessed based on the updated single/regular premium/contribution amount. To be eligible for the Reward, the updated single/regular premium/contribution must meet the requirement as stated in the Product definition table above.

4 **Q: How is my eligible product recognised for Campaign qualification and what reward will I receive if I qualify?**

A: i. Eligible products that are recognised for Campaign qualification purposes vary based on the premium/contribution paid and the applicable Campaign recognition basis. This determines the recognised ANP/C amount or the single/regular premium/contribution amount used to assess Reward eligibility, as explained in the table below:

Category	Product	Min. Eligible Premium/ Contribution Paid (RM)	Campaign Recognition Basis	Recognised Premium/ Contribution Paid (RM)	Eligibility
Regular premium/ contribution (Wealth & Savings)	**Insurance** Wealth Enrich, Wealth Inspire, i.Am Wealth Achiever, i.Am Wealth Creator **Takaful** LegacySecure-i Link, PrestigeWealth-i	100,000	100% Premium/Contribution recognised	100,000	Qualified
Regular premium/ contribution (Investment-Linked Protection)	**Insurance** ProtectSecure **Takaful** FlexiSecure-i Link	100,000	100% Premium/Contribution recognised; with min. 50% allocated to Insurance/ Takaful portion.	100,000	Qualified
Single premium/ contribution	**Insurance** i.Am Wealth Supreme **Takaful** GoldenSecure-i Style	1,000,000	10% Premium/Contribution recognised	100,000	Qualified

Note:

a. The recognised single/regular premium/contribution amount shall be used solely for determining eligibility for the Campaign Reward and does not affect the actual premium/contribution paid, policy/takaful benefits, policy/cash value or contractual rights and obligations.

b. For investment linked with protection products, 100% of the premium/contribution paid will be recognised. However, a minimum of 50% of the total premium/contribution must be allocated to the insurance/takaful portion to qualify for the Reward.

ii. Eligible Customers shall receive one (1) unit of 3g 999.9 gold bar Reward, with an indicative value of RM2,205, limited to 20 units only and subject to these Terms and Conditions, the Campaign eligibility criteria and the gold price disclaimer below.

5 **Q: When can I receive my 999.9 gold bar reward if I am eligible for the Reward?**

A: Eligible Customers shall expect to receive the Reward by 8 May 2027.

6 **Q: How will I receive my 999.9 gold bar Reward?**

A: The Reward will be delivered to eligible Customers via registered courier service to the customer's mailing address provided in the proposal form. AmMetLife will send an SMS/email notification on the Reward fulfilment to the customer's registered mobile number and registered email address.

Customers must ensure their mailing address, mobile number and email address in the proposal form are accurate and up to date, as these will be used for Reward delivery and notifications. Once the Reward is delivered to the mailing address provided, AmMetLife's fulfilment obligation will be deemed completed and it will not be liable for any further issues relating to the delivery.

7 **Q: If I sign up for multiple insurance policies/certificates from the plans listed in Question 3, how many Rewards will I receive?**

A: Each new policy/certificate approved by AmMetLife that meets the Campaign criteria is entitled to a maximum of one (1) Reward. Customers may purchase/take up multiple policies/certificates; however, each Life Assured/Person Covered is entitled to a maximum of one (1) Reward only.

8 **Q: Are there any specific terms and conditions I should know about the Campaign offer?**

A: The Campaign offer cannot be combined with any other ongoing offer, promotion or discount. For further details, please refer to the Terms and Conditions document, consult your bank sales representative for assistance.

9 **Q: How do I sign up for the insurance plans included in the Malaysia Day Rewards Campaign?**

A: To find out more about the Insurance/Takaful plans included in the Campaign, Customers may contact any AmBank Sales Representative, visit the nearest AmBank branch or contact Customer Care for assistance as follows:

- AmMetLife Insurance: call 1300 88 8800 or email customercare@ammetlife.com;
- AmMetLife Takaful: call 1300 22 9777 or email customercare@ammetlifetakaful.com.

10 **Q: Will my Reward be forfeited if I cancelled my policy/certificate?**

A: Yes. AmMetLife reserves the right to forfeit the Reward, deduct the amount equivalent to the Reward from the refund of the premium/contribution or request the Customer to refund or compensate AmMetLife the value of the Reward if the customer cancels his/her policy(ies)/certificate(s) with AmMetLife. Please refer to Clause 16 of the Terms and Conditions for further details.

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11 **Q: Can I exchange the Reward for cash or credit?**

A: No. The Reward cannot be exchanged for cash or credit, and AmMetLife will not entertain any requests to deliver the Reward to any third party.

12 **Q: How can I check the status of my Reward after signing up?**

A: You can check the status of your Reward by contacting your AmBank Sales Representative.

13 **Q: Can AmMetLife disqualify a Customer from receiving the Campaign offer?**

A: Yes. AmMetLife shall have the right and 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 it will not entertain any request to review the disqualified cases.

14 **Q: Can I make alteration to my policy/certificate, and will it affect my eligibility for the Campaign Reward?**

A: Yes, you may make alteration to your policy/certificate, subject to the applicable terms and conditions of each eligible insurance/takaful plan. Any alterations made after the policy/certificate is in force and before Reward delivery will affect the Reward, which will be based on the updated regular annual premium/contribution or single premium/contribution, where applicable, subject to the Campaign term and conditions.

15 **Q: Can AmMetLife change or substitute the Campaign Reward?**

A: Yes. AmMetLife reserves the right to substitute the Reward with one of similar value at its discretion, without prior notice. The Company may also vary, amend, delete or add to the Terms and Conditions, including varying the Campaign Period, with notice via our official website or at AmMetLife branches.

16 **Q: Am I responsible for any taxes or customs duties on the gold bar?**

A: Yes. You are solely responsible for any local taxes, duties or levies related to receiving your reward. Please note that if you decide to travel abroad with your gold bar, you will also be fully responsible for any foreign customs declarations, import taxes or cross-border charges, if any.