AmMetLife

"Malaysia Day Rewards 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) or AmMetLife Takaful Berhad (201101002592) and its successors and assigns.

"**Campaign**" refers to "Malaysia Day Rewards Campaign".

"Product" refers to Insurance/Takaful plans as below:

Category	Product
Regular premium/contribution (Wealth & Savings)	**Insurance** • Wealth Enrich, • Wealth Inspire, • i.Am Wealth Achiever, • i.Am Wealth Creator **Takaful** • LegacySecure-i Link, • PrestigeWealth-i
Regular premium/contribution (Investment-Linked Protection)	**Insurance** • ProtectSecure **Takaful** • FlexiSecure-i Link
Single premium/contribution	**Insurance** • i.Am Wealth Supreme **Takaful** • GoldenSecure-i Style

"**Customer**" refers to all individuals who purchased/took up the Product.

"**Life Assured or Person Covered**" refers to the person(s) whose life is insured/covered under the Product, who may or may not be the same person as the Customer.

"**Reward**" refers to Sign on Gift Reward - one (1) 3g 999.9 gold bar, limited to the quantity and conditions set out in these Terms and Conditions. The value of gold is subject to fluctuations in gold price. The indicative value stated is based on the gold price as of 21 August 2026. AmMetLife do not guarantee the monetary value of the Reward at the point of delivery.

"Campaign Period"
1. The Campaign is valid from **8 September to 8 October 2026** ("**Campaign Period**").

"Eligibility"
2. 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.

3. 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 limited to 20 units only and will be awarded on a first-come, first-served basis, based on the date the completed application and payment are received and subsequently approved by AmMetLife.

c. Your 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 you can expect to receive it by 8 May 2027.

4. If your policy/certificate lapsed, surrendered or terminated at any time before Reward fulfilment is completed, you will not be eligible to receive the Reward.

5. If the premium/contribution amount for your policy/certificate is altered before the Reward is fulfilled, your 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.

"Reward Qualification - Regular Premium/Contribution & Single Premium/Contribution"

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.AmWealth 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:

i. 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.

ii. 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.

6. Each new policy/certificate approved by AmMetLife that meets the Campaign criteria is entitled to one (1) Reward. Customers may purchase multiple policies/certificates; however, each Life Assured /or Person Covered is entitled to a maximum of one (1) Reward only, based on the policy/certificate with the highest Reward value.

7. The Campaign offer cannot be combined with any other on-going offer/ promotion or discount.

8. 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 Reward fulfilment to the Customer's registered mobile number and email address. Reward fulfilment to the Customer's mailing address provided in the proposal form will be considered completed fulfilment, and AmMetLife shall be released and fully discharged from further liability or obligations in relation to the Reward fulfilment.

9. The Reward cannot be exchanged for cash or credit, and AmMetLife will not entertain any requests to deliver the Reward to a third party.

10. AmMetLife reserve the right to claw back the Reward, deduct an amount equivalent to the value of the Reward from any premium/contribution refund, or request the Customer to refund or compensate AmMetLife for the value of the Reward if the Customer cancels his/her policy(ies)/certificate(s) with AmMetLife within six (6) months from the end date of the Campaign period.

11. The Customer is solely responsible for any taxes, duties, levies, or regulatory charges arising from the receipt of the Reward under Malaysian or international law. This includes, without limitation, any customs duties, declaration fees, or import taxes incurred should the Customer travel abroad with or export the Reward.

12. 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 Reward for a particular purpose.

13. AmMetLife is not in any way endorsing, sanctioning, approving or supporting the use of Reward or any brand or merchandise sold thereon.

14. To find out more about the Insurance/Takaful plans included in the Campaign, Customers may contact an 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.

15. AmMetLife shall have the right and absolute discretion to disqualify any Customer who has committed or is suspected of committing misconduct, fraud or wrongful acts in relation to this Campaign and/or against AmMetLife. AmMetLife's decision is final, and no request to review disqualified cases will be entertained.

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 Insurance's official website at www.ammetlife.com/privacy-policy/ and on AmMetLife Takaful's official website at https://www.ammetlifetakaful.com/Legal/Privacy-Policy.aspx .

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.

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

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