

2025 'Gear Up & Win Big' Campaign Terms And Conditions

- This '2025 Gear Up & Win Big' campaign ("**Campaign**") is organised by **Zurich Life Insurance Malaysia Berhad ("ZLIMB")** and **Zurich Takaful Malaysia Berhad ("ZTMB")**. By virtue of an entry to the Campaign, the customer signifies their absolute and unconditional acceptance and agreement to all the Terms and Conditions stipulated herein.

Part A: Campaign Period

- This Campaign will run from 30th August 2025 to 30th December 2025, both dates inclusive ("**Campaign Period**").

Part B: Eligibility and Participation Criteria

- This Campaign is open to applicants or participants ("**Customers**") who have signed up for any of the eligible products listed below with a minimum Annual Premium Equivalent ("**APE**") or Annual Contribution Equivalent ("**ACE**") of RM1,800 during the Campaign Period. The policy or certificate issuance date must be no later than 30th December 2025.

Life – Underwritten by ZLIMB	Takaful – Underwritten by ZTMB
<ul style="list-style-type: none"> • Zurich ValueLife • Zurich ValueLife Premier • Zurich ValueLife Junior • Zurich ValueLife Pluz • Zurich MaxInvest • Zurich Favour8 • Zurich Favour8 Guaranteed Acceptance • Zurich Prestige Cover + Savings Booster • Zurich Multi Shield • Zurich EduMax 	<ul style="list-style-type: none"> • Takaful Term80 • Takaful Family Hero • Executive20 • Takaful Mumtaz • Takaful ProInvest • Takaful ProEssential • Takaful ProSecure • Takaful ProAspire

- The policy or certificate must still be in force at the time the prize is granted.
- Customers must provide accurate contact details (email address and mobile number) during submission or via MyZurichLife customer portal.
- Only 10% of the premium or contribution collected under regular top-up (MSVR) will be considered in the calculation of the minimum APE or ACE, where applicable.
- For avoidance of doubt, permanent employees of ZLIMB, ZTMB, Zurich General Insurance Malaysia Berhad (ZGIMB) and Zurich General Takaful Malaysia Berhad (ZGTMB) are eligible to participate in this Campaign and stand a chance to win lucky draw prizes except Grand Prize and 1st Prize.
- Every RM1,800 APE or ACE per policy or certificate entitles the Customer to one (1) lucky draw entry. An extra one (1) lucky draw entry will be given for submission with annual payment or contribution mode. Furthermore, submissions that include an investment into the Zurich Global Green Fund will receive one (1) extra lucky draw entry.

The calculation for the lucky draw entries is as follows:

Example 1	APE or ACE = RM3,600 Computation of Lucky Draw Entry = $RM3,600 \div RM1,800 = 2$ Payment or Contribution Mode = Monthly Mode = N/A Total Eligible Lucky Draw Entries = 2
Example 2	APE or ACE = RM5,000 Computation of Lucky Draw Entry = $RM5,000 \div RM1,800 = 2.7$ Payment or Contribution Mode = Annual Mode = 1 extra entry Total Eligible Lucky Draw Entries = 2 + 1 = 3

For the purpose of calculating lucky draw entries, any result that does not exceed 3 (e.g., 2.1, 2.7) will be rounded down and considered as 2 entries.

Part C: RM50 Cashback for Specific Products on a Bi-Monthly Basis

1. Customers who sign up for any eligible product with a minimum APE or ACE of RM1,800, based on the bi-monthly focused product, will receive RM50 cashback per policy or certificate.

Submission Period	Issuance Date of Policy / Certificate	Eligible Products
30 th August 2025 – 31 st October 2025	7 th November 2025	(ZLIMB) Zurich ValueLife Premier (ZTMB) Takaful ProSecure

2. Customers must provide accurate contact information and bank account details via MyZurichLife, as the cashback will be credited into their bank account via e-payment by 28th February 2026. In the event where customers cannot be contacted due to inaccurate contact details, ZLIMB and/or ZTMB reserves the right to disqualify those entries from this Campaign.
3. The policy or certificate must still be in force at the time the cashback is granted.

Part D: Lucky Draw Prizes and Notification of Winners

1. Lucky Draw Prizes (“Prizes”)

	Prize	Quantity
Grand Prize	Proton e.MAS Prime worth RM106,000	1
1st Prize	Perodua Bezza 1.3 AV worth RM50,000	1
2nd Prize	Honda Wave 125i worth RM7,000	1
3rd Prize	Apple iPhone 16 worth RM4,000	2
4th Prize	Samsung Tab S10 FE (256GB with Wi-Fi) worth RM2,200	3
5th Prize	Apple Watch SE worth RM1,000	5
Consolation Prize	Touch ‘n Go e-Wallet Credit worth RM500	10
	Touch ‘n Go e-Wallet Credit worth RM300	20

	Touch 'n Go e-Wallet Credit worth RM200	30
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2. Winners of the Campaign prizes will be selected via lucky draw at the 2026 Sales Conclave on 8th January 2026. The selection of winners shall be final.
3. The selected winners will be notified via email and/or SMS no later than 31st January 2026 based on the contact details provided in MyZurichLife customer portal. Additionally, the list of the winners will be posted on the Zurich Campaign website and shared on Zurich's official social media channels.
4. ZLIMB and/or ZTMB reserve the right to remove any entries that do not comply with these Terms and Conditions herein, at their sole discretion.
5. Multiple policies or certificates are allowed for this Campaign during the Campaign Period. However, only one (1) Prize will be awarded per Customer, regardless of the number of policies or certificates signed up.
6. Selected winners will not be entitled to other ZLIMB or ZTMB customer rewards or Prizes from other campaign(s) running concurrently with this Campaign, if any.
7. Prizes will be fulfilled according to the methods stated below:

Grand Prize, 1st Prize, 2nd Prize	Winners to pick up the Prize at Proton or Perodua Showroom by 31 March 2026 in the presence of representative from ZLIMB or ZTMB
3rd Prize, 4th Prize, 5th Prize	Zurich Wealth Planner to deliver to the winner by 28 February 2026
Consolation Prize	Email to winners by 28 February 2026

8. Prizes are not exchangeable for cash or items in kind and are non-transferable to any other person. Request for changes to Prizes, including any parts, appearances, or accessories will not be entertained.
9. ZLIMB and ZTMB shall not be liable for any loss or damage to the Prizes during the delivery or collection process.
10. ZLIMB and ZTMB are not the distributors of the Prizes and make no warranty or representation as to the quality or merchantability of the Prize provided. ZLIMB and ZTMB shall not be responsible for any defects or any other loss or damage that may be suffered in connection with the Prize. For avoidance of doubt, ZLIMB and ZTMB shall have no further responsibility to the winners once the Prizes have been delivered accordingly.
11. Images used are for illustration purposes only. ZLIMB and ZTMB reserve the right to exchange and/or replace the Prizes with another similar value at their sole discretion without prior notice.
12. For winners of the Grand Prize, 1st Prize and 2nd Prize:
 - a. To claim the Prize, the winner is required to register the vehicle with Jabatan Pengangkutan Jalan (JPJ) before redeeming the vehicle at their own costs and expenses.

- b. The winner shall bear the car registration fee, road tax, takaful/insurance coverage and any other miscellaneous costs related to the Prize. ZLIMB and ZTMB shall not be responsible for any of these costs.
- c. ZLIMB's and ZTMB's liability regarding the Prize is only to pay the purchase price to the dealer. ZLIMB and/or ZTMB reserve the right to select the colour of the Prize, where applicable. Image(s) of the Prizes used in any advertisement, promotional, publicity, or other materials relating to or in connection with the Campaign are for illustration purposes only and may not depict the actual colour, model or specifications of the Prizes and exclude any optional accessories.
- d. The Prize winner shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from the usage of the Prize upon delivery. ZLIMB and/or ZTMB shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the Prize winner as a result of using the Prize after delivery.

Part E: Terms and Conditions

1. ZLIMB's and ZTMB's decision on any and all matters relating to this Campaign shall be final, binding and conclusive and no correspondence will be entertained.
2. ZLIMB and ZTMB reserve the right to amend these Terms and Conditions, cancel, terminate, or suspend this Campaign without any prior notice. For the avoidance of doubt, any cancellations, terminations or suspensions by ZLIMB and ZTMB shall not entitle customers to any claim or compensation for any and all losses or damages suffered or incurred as a direct or indirect result.
3. The Terms and Conditions of this Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
4. The main language of the Terms and Conditions shall be English. In the event of any discrepancy, ambiguity or conflict in interpreting any term or condition, the English version shall prevail and supersede the Bahasa Malaysia version.
5. ZLIMB or ZTMB, their affiliates, subsidiaries, employees, representatives, distributors and dealers shall not be held liable for any loss or damage whatsoever suffered or sustained directly or indirectly by customers as a result of their participation in this Campaign or with any of the Prizes offered or forfeited.