

'Build Now & Win Lucky Draw' Campaign



Campaign Period: 30 September – 30 December 2026

Protect what matters today and unlock chances to enjoy unforgettable rewards. Sign up now and you could be our next big winner!

Here's what you could take home:

Prize Tier	Prize	Quantity
Grand Prize	Tesla Model Y worth RM198,000	1
1st Prize	Switzerland Travel Package (return flight + 10D7N Hotel for 2 Pax) worth RM35,000	1
2nd Prize	iPhone 18 Pro Max (or latest model with equivalent value) worth RM7,000	5
3rd Prize	iPad Air worth RM3,500	5
4th Prize	Luxury Luggage worth RM1,000	5
Consolation Prize	Touch 'n Go e-Wallet Credit worth RM200	50

Images shown are for illustration only.

Campaign Perks

Perk 1:

Sign up for any selected Zurich plan and earn **Platinum Lucky Draw Tickets**

- Every **RM2,000 APE/ACE*** gives you **one (1) Platinum Ticket** entry

Perk 2:

Sign up for any selected Zurich plan and earn **Diamond Lucky Draw Tickets**

- Every **RM10,000 APE/ACE*** gives you **one (1) Diamond Ticket** entry, **on top of your Platinum Ticket** from **Perk 1**

Perk 3:

Sign up for any selected Zurich plan and get rewarded with an additional Gold Bar

- **RM50,000 to RM99,999 APE/ACE*** entitle you to **one (1) x 5g gold bar**
- **RM100,000 and above APE/ACE*** entitle you to **one (1) x 10g gold bar**

*APE/ACE = Annual Premium Equivalent / Annual Contribution Equivalent

Click [here](#) to check out the full terms and conditions!

Only applicable to customers who sign up for MyZurichLife!

Sign up to MyZurichLife now by scanning the QR code!



Build Now & Win Lucky Draw Campaign (30 September – 30 December 2026)

TERMS AND CONDITIONS:

1. This ‘Build Now & Win Lucky Draw’ campaign (“**Campaign**”) is organized by **Zurich Life Insurance Malaysia Berhad (“ZLIMB”)** and **Zurich Takaful Malaysia Berhad (“ZTMB”)**. By participating in the Campaign, the customer signifies their absolute and unconditional acceptance and agreement to all Terms and Conditions stipulated herein.
2. This Campaign runs from 30 September 2026 to 30 December 2026, both dates are inclusive (“**Campaign Period**”).

Part A: Eligibility Criteria

This campaign is open to applicants or participants (“**Customers**”) who apply an eligible product listed in **Part C** during the Campaign Period and meet the applicable minimum Annual Premium Equivalent (“**APE**”) or Annual Contribution Equivalent (“**ACE**”) requirement set out in these Terms and Conditions. The policy or certificate must be issued and in force by 30th December 2026.

Part B: Participation Criteria

1. Platinum Tickets: A Customer earns one (1) Platinum Ticket for every RM2,000 APE or ACE under each eligible policy or certificate listed in Part C.
2. Diamond Tickets: A Customer also earns one (1) Diamond Ticket for every RM10,000 APE or ACE under each eligible policy or certificate listed in Part C. Diamond Tickets are awarded in addition to Platinum Tickets.
3. APE or ACE from different policies or certificates cannot be combined to meet a ticket threshold. Tickets are calculated separately for each eligible policy or certificate.
4. Only full multiples of RM2,000 and RM10,000 are counted, any remaining APE or ACE does not earn an additional ticket.
5. Only 10% of the premium or contribution collected under Zurich Max1Invest, Zurich Single Invest and regular top-up to the Eligible Products will be considered in the calculation of the minimum APE or ACE, where applicable.
6. Each Customer may receive only one (1) lucky draw prize under the Campaign, regardless of the number of policy/certificates held.
7. Tickets from a policy or certificate will be recorded under the applicant/participant, rather than the life assured/person covered.

Part C: Eligible Products

Category	Life – Underwritten by ZLIMB	Takaful – Underwritten by ZTMB
Platinum Ticket	• Zurich ValueLife • Zurich ValueLife Premier • Zurich ValueLife Junior • Zurich Value Life Pluz • Zurich Max1Invest • Zurich Favour8 • Zurich Favour8 • Zurich Favour8 • Guaranteed Acceptance • Zurich Teras Perdana • Zurich Prestige Cover + Savings Booster • Zurich EduMax	• Takaful Term80 • Takaful Family Hero • Executive20 • Takaful Mumtaz • Takaful ProInvest • Takaful ProSecure • Takaful ProAspire
Diamond Ticket	• Zurich ValueLife Premier • Zurich Favour8 • Zurich Favour8 • Guaranteed Acceptance • Zurich Max1Invest	• Takaful ProSecure • Takaful ProAspire • Takaful SingleInvest

Part D: Lucky Draw Prize

1. Platinum Ticket Lucky Draw Prizes (“Prizes”)

Prize Tier	Prize	Quantity
1 st Prize	Switzerland Travel Package (return flight + Hotel for 2 Pax) worth RM35,000	1
2 nd Prize	iPhone 18 Pro Max (or latest model with equivalent value) worth RM7,000	5
3 rd Prize	iPad Air (or latest model with equivalent value worth RM3,500)	5
4 th Prize	Luxury Luggage worth RM1,000	5
Consolation Prize	Touch ‘n Go e-Wallet Credit worth RM200	50

2. Diamond Ticket Lucky Draw Prize

Prize Tier	Prize	Quantity
Grand Prize	Tesla Model Y worth RM198,000	1

Part E: Lucky Draw Terms and Conditions

- The lucky draws will be conducted on a date to be announced by Us. **The selection of winners shall be final.**
- Winners will be notified by email and/or SMS by 31 January 2027, using the contact details recorded with ZLIMB or ZTMB. The list of winners will also be published on the Zurich campaign website and official social media channels.
- Prize allocation
 - The Diamond Ticket draw will be conducted first, followed by the Platinum Ticket draw.
 - Each Customer may receive one (1) lucky draw prize only across both draws. If a Customer is selected for more than one prize, only the highest-tier prize will be awarded. Each other prize will be redrawn for another eligible winner.
- Prizes will be fulfilled according to the methods stated below:

Prize Tier	Fulfilment Method
Grand Prize	Zurich will contact the winner to arrange collection of the Tesla Model Y at a designated Tesla showroom by 30 April 2027, in the presence of a Zurich representative.
1 st Prize	Zurich will contact the winner and provide the Switzerland travel voucher and redemption details by 28 February 2027.
2 nd Prize, 3 rd Prize, 4 th Prize	A Zurich representative will arrange delivery of the prize to the winner by 28 February 2027.
Consolation Prize	Zurich will email the prize or its redemption details to the winner by 28 February 2027.

- Lucky draw prizes are non-transferable and non-exchangeable for cash, except where ZLIMB/ZTMB, at its sole discretion, substitutes a reward or prize with another item of equivalent value at their sole discretion without prior notice.
- ZLIMB and ZTMB shall not be liable for any loss or damage to the prizes during the delivery or collection process.
- 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.

8. For winners of the Grand Prize:

- 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.
- The winner shall bear the car registration fee, road tax, takaful/insurance coverage and any other miscellaneous costs related to the Prize. We shall not be responsible for any of these costs.
- 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.
- 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 because of using the Prize after delivery.

Part F: Gold bullion

- Customers who apply for an eligible product listed in the 999.9 Gold Bullion tables below during the Campaign Period and meet the applicable APE, ACE, single premium or single contribution requirement will receive the 999.9 gold bullion shown in the relevant table ("**Gold Bullion**"), subject to these Terms and Conditions.
 - The 999.9 gold bullion is determined separately for each policy or certificate, based on the eligible product, payment term (where applicable), and qualifying APE, ACE, single premium or single contribution.
 - Only 10% of the premium or contribution collected under regular top-up to the eligible products will be considered in the calculation of the minimum APE or ACE, where applicable.
 - The 999.9 gold bullion is separate from the lucky draw. Earning Platinum or Diamond Tickets does not change the 999.9 gold bullion a customer qualifies for.
5. **Gold Bullion**

Entity	Eligible Products	Premium payment term	999.9 Gold Bullion	
			APE/ACE >RM50,000	APE/ACE >RM100,000
ZLIMB	ValueLife Premier	5 & 10 Pay	1g	5g
		20 & Full Pay	5g	10g
	Favour8 (all series)	8 Pay	5g	10g
	Max1invest	Single Premium	5g	10g
ZTMB	ProAspire	5 Pay	1g	5g
		Full Pay	5g	10g
	ProSecure	Full Pay	5g	10g
	Single Invest	Single Premium	5g	10g

- Upon successful verification, eligible customers will be notified via SMS, and the 999.9 gold bullion will be distributed by 30 June 2027.
- The 999.9 gold bullion will be fulfilled in the form of gold bar/wafer of the stated gram weight, or any other item of equivalent value as determined by ZLIMB/ ZTMB.
- The 999.9 gold bullion is non- transferable and cannot be exchanged for cash.

Part G: Other General Clauses

- Customers must ensure that their email address and mobile number held by ZLIMB or ZTMB are accurate and up to date. Customers must provide accurate contact details (email address and mobile number) during submission or via MyZurichLife customer portal.

2. The eligible policy or certificate must remain in force, with no outstanding premium or contribution when the winner is selected and when the prize is fulfilled.
3. Where applicable, 10% of the premium or contribution collected under Zurich Max1invest, Zurich Single Invest and regular top-up to the Eligible Products will be considered in the calculation of the minimum APE or ACE.
4. Permanent employees of ZLIMB, ZTMB, ZGIMB and ZGTM may enter the Platinum Ticket draw only and are not eligible for the Diamond Ticket draw.
5. 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.
6. All prizes and rewards cannot be exchanged for cash or another item and cannot be transferred to another person.
7. ZLIMB and ZTMB shall not be liable for any loss or damage to the Prizes during the delivery or collection process.
8. 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.
9. 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.
10. 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.
11. 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.
12. The Terms and Conditions of this Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
13. 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.
14. 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.