

Multi-Product Cashback "Add to Care" Campaign

TERMS AND CONDITIONS

Campaign Period: 12th October 2023 - 31st December 2023



Multi-Product Cashback "Add To Care" Campaign ("**Campaign**") is a cash reward ("**Cashback**") offered to Our existing individual policy/certificate owner when they purchase/subscribe certain individual Life Insurance/ Family takaful product(s) with us.

This Campaign Terms & Conditions stipulate the requirements and eligibility criteria to be entitled for the Cashback.

1. ELIGIBILITY

You will be entitled to the Cashback if you have fulfilled the following criteria: -

- i. You are an existing individual customer with at least one (1) currently in force **Base Product** (as defined in Section 3) **from Zurich Life Insurance Malaysia Berhad ("ZLIMB"), Zurich Takaful Malaysia Berhad ("ZTMB"), Zurich General Insurance Malaysia Berhad ("ZGIMB") or Zurich General Takaful Malaysia Berhad ("ZGTMB")**.
- ii. You are purchasing/subscribe to an **Eligible Product** (as defined in Section 3) from 12 October 2023 to 31 December 2023, both dates inclusive ("**Campaign Period**"), and the policy/certificate approved and issued by 29 Feb 2024.
- iii. The policies/certificates of the Eligible Products must still be in force, with no outstanding premiums/contributions due, and no reduction in benefits made to the policies/certificates at the time when the Cashback is granted.
- iv. You must be the owner of Base Products and Eligible Products.
- v. You must provide accurate bank account details via MyZurichLife customer portal at <https://myzurichlife.com.my> by 15 March 2024 as the Cashback will be credited into your bank account via e-payment.

2. CASHBACK LEVEL

- i. If you do not have any in-force Base Product, you are not entitled to any cashback when you purchase/subscribe to an Eligible Product.
- ii. If you have one (1) in-force Base Product, you will be entitled to a five percent (5%) cashback capped at RM200 when you purchase/subscribe an Eligible Product.
- iii. If you have two (2) or more in-force Base Products, you will be entitled to a ten percent (10%) cashback capped at RM300 when you purchase/subscribe an Eligible Product.

Below is the table illustrating the Cashback Level:

No. of In-force Base Product	Percentage of Cashback on Eligible Product
0	0%
1	5% of Annualised Premium/Contribution, capped at RM200
2 or more	10% of Annualised Premium/Contribution, capped at RM300

Cashback Calculation Example:

Eligible Product	Annualised Premium / Contribution	Eligible Cashback
Zurich ValueLife + 10% collected Regular Top -Up	RM3,600 + (RM 300* 10%) = RM3,630	RM 3,630 * 5% = RM181.50
10% of Zurich Max1nvest premium	RM50,000 * 10% = RM5,000	RM5,000 * 10% = RM500

However, due to the cap at RM300, customers will receive a maximum of RM300 instead of the full RM500.

3. DEFINITION AND INTERPRETATION

i. **We, Us, Our** shall refer to ZLIMB or ZTMB.

ii. **Base Product**

- In the case of ZLIMB and ZTMB, shall include all types of individual products issued as of 11 October 2023. There is no minimum premium/contribution applied to Base Product, and
- In the case of ZGIMB and ZGTMB, shall refer to individual personal line products with a minimum coverage period of one (1) year as of 11 October 2023. There is no minimum premium/contribution applied to Base Product.

ZGIMB and ZGTMB's Base Products are listed below:

Class	ZGIMB	ZGTMB
Personal Accident	<ol style="list-style-type: none"> 1. Personal Sentinel Version 3 Plus 2. Z-Alliance Secure 3. Personal Accident 4. Flexi Personal Accident Plan 	<ol style="list-style-type: none"> 1. Personal Sentinel Version 3 Plus Takaful 2. Z-Alliance Secure Takaful 3. Personal Accident Takaful 4. M-Tiara Prestige Protection
Travel	<ol style="list-style-type: none"> 1. Z-Travel Insurance (International) 2. Z-Alliance Travel 	<ol style="list-style-type: none"> 1. Z-Travel Takaful (International) 2. Z-Alliance Travel Takaful 3. Education Travel Takaful
Home	<ol style="list-style-type: none"> 1. Houseowner/Householder Insurance 2. Homeowner Premier Insurance 3. Z-HomeProtect Insurance 	<ol style="list-style-type: none"> 1. Houseowner/Householder Takaful 2. Homeowner Premier Takaful 3. Z-HomeProtect Takaful
Motor (Private Car)	<ol style="list-style-type: none"> 1. Private Car for Private Use 2. Private Car – Z-Driver 	<ol style="list-style-type: none"> 1. Private Car for Private Use 2. Private Car – Z-Driver Takaful
Motor (Motorcycle)	<ol style="list-style-type: none"> 1. Motorcycle for Private Use 2. Motorcycle – Z-Rider 	<ol style="list-style-type: none"> 1. Motorcycle for Private Use 2. Motorcycle – Z-Rider Takaful
Motor Personal Accident Cover	<ol style="list-style-type: none"> 1. CyclePAC – Individual 2. POS CyclePAC 3. TAGPAC Plus 4. Z Drive Assist 	<ol style="list-style-type: none"> 1. CyclePAC Takaful – Individual 2. TAGPAC Plus Takaful 3. Z Drive Assist Takaful 4. Auto Pac Pos – Private Car Individual
Medical	<ol style="list-style-type: none"> 1. Z-MedProtect 2. Medicagen 200 3. Medilove 	<ol style="list-style-type: none"> 1. Z-MedProtect Takaful
Personal Golf and Other General Accident Products	<ol style="list-style-type: none"> 1. All Risk (Personal Effects) 2. Golfer's 3. Z-Alliance Comprehensive HomeSafe 4. Z-Alliance Safe Deposit Box Insurance (Top-Up Cover) 	<ol style="list-style-type: none"> 1. All Risk (Personal Effects) 2. Golfer's 3. Z-Alliance Comprehensive Home Safe Takaful

- iii. **Eligible Product** refers to individual Life Insurance/Takaful Family products which are eligible for Cashback, subject to the Campaign Terms and Conditions and underwriting requirements.

ZLIMB and ZTMB's Eligible Products are listed below:

Class	ZLIMB	ZTMB
Investment-Linked	1. Zurich Valuelife 2. Zurich ValueLife Premier 3. Zurich ValueLife Pluz 4. Zurich ValueLife Junior 5. Zurich Max1nvest	1. Takaful ProInvest
Savings & Protection	1. Super Wealth Plan 2. Zurich TermLife 3. Zurich Favour8 4. Zurich Favour8 Guaranteed Acceptance 5. Zurich SureCover 6. Zurich Multi Shield 7. Zurich Essential Cover 8. Zurich Prestige Cover 9. Zurich Everlasting Cover	1. Executive20 2. Takaful Term 80 3. Takaful SureCover 4. Takaful Mumtaz 5. Takaful Family Hero 6. Takaful ProEssential 7. Takaful Al-Shams 8. Takaful ProSecure
Medical	1. Zurich iCare Medic	1. CancerCare
Personal Accident		1. Patina2016

4. Only 10% of the regular top-up and single premium/contribution collected from eligible products during the campaign period will be taken into consideration for the computation of annualised premium/contribution entitled to Cashback.

Example:

Eligible Product	Annualised Premium / Contribution
Zurich ValueLife + 10% collected Regular Top -Up	RM3,600 + (RM 300* 10%) = RM3,630
10% of Zurich Max1nvest premium	RM50,000 * 10% = RM5,000

5. This Campaign is not open to agents and their immediate family members. Immediate family members include spouse, children, siblings and parents.
6. We will not be liable if the Cashback is wrongly credited due to the wrong account number provided.
7. Upon successful verification by Us, you will be informed of the Cashback via SMS by 30 April 2024.
8. You will be entitled to only one (1) Cashback in the case of multiple policy purchase/certificate subscription of the same Eligible Products for the same Life Assured/Person Covered.
9. The Cashback will be credited to your bank account by 30 April 2024. Failure to provide us with your bank account information will result in the Cashback being forfeited.
10. The Cashback is non-transferable.
11. By virtue of an entry to the Campaign, the customer agrees and accepts all the terms & conditions stipulated herein.
12. We reserve the right to amend the terms and conditions, cancel, terminate, or suspend this Campaign with a prior notice of seven (7) days. Our decision on any and/or all matters relating to this Campaign shall be final and conclusive.
13. The terms and conditions of this Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.

- 14.** The main language of these Terms and Conditions shall be the English language. Translation of these Terms and Conditions to any other language other than English shall be for convenience only. In the event of inconsistency between the English version and the translated version, the English version shall prevail.
- 15.** We, our affiliates, subsidiaries, employees, representatives, distributors, and dealers shall not be held liable for any losses or damages whatsoever suffered or sustained directly or indirectly by the customers as a result of their participation in this Campaign or with any of the Cashback offered or forfeited.