

## Terms and Conditions

### Definitions

In these 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) and its successors and assigns.
- “**Campaign**” refers to “Health: Your Greatest Gift of All Campaign”.
- “**Customer**” refers to all individuals who purchase any one of the plans listed below:
  - a) i.Am Wealth Elite with attached CI 50 Rider
  - b) ProtectLink with attached CI 39 Rider

### Campaign Period

The Campaign is valid from **12<sup>th</sup> November 2024 to 31<sup>st</sup> December 2024** (“**Campaign Period**”).

### Eligibility

This Campaign applies only to applications for either the i.Am Wealth Elite with CI 50 Rider or ProtectLink with CI 39 Rider that meet the Terms and Conditions outlined herein.

### Campaign Offer

1. Customers will receive one (1) Health and Wellness Voucher (“**Promotional Gift**”) based on the following criteria:

Tier	Annual Premium	Reward
Lower Tier	Below RM5,000	Health and Wellness Voucher worth RM150 a) Pharmacy Voucher
Higher Tier	RM5,000 and above	Health & Wellness Voucher worth RM350 a) Pharmacy Voucher b) Health Screening Voucher

2. Customers are entitled to one (1) Promotional Gift provided that:
  - The completed proposal form(s) and payment are received by AmMetLife by **31<sup>st</sup> December 2024** and approved by **15<sup>th</sup> January 2025**.
  - The issued policy/policies pass the 15-day cooling-off period.
3. Each new policy approved by AmMetLife that meets the specified annual premium criteria as stated above is entitled to one (1) Promotional Gift. Customers may purchase multiple policies however, each Life Assured is entitled to a maximum of one (1) Promotional Gift only whichever has the highest value.
4. The Campaign offer cannot be combined with any other on-going promotions or discounts.

#### AmMetLife Insurance Berhad (197301002252)

Head Office : Level 24, Menara 1 Sentrum, No. 201, Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia

+603 2271 8000 ammetlife.com

Postal Address : GPO Box 10956, 50730 Kuala Lumpur

Customer Care: 1300 88 8800 +603 2272 3226 customercare@ammethlife.com

5. If any alterations are made after the policy is in force, the Promotional Gift will be based on the updated Annual Premium. This applies to any changes made during the campaign period, as such alterations will impact the Promotional Gift by reflecting the updated Annual Premium amount.
6. The Promotional Gift will be delivered to eligible Customer's mailing address no later than **31<sup>st</sup> July 2025**. Delivery will not be made to P.O. Box addresses or any location outside Malaysia.
7. Customers must provide accurate contact details in the proposal form. AmMetLife is not responsible for any inability to contact Customers due to inaccurate information provided. If a Customer does not receive the Promotional Gift due to incorrect contact details, AmMetLife reserves the right to forfeit the Promotional Gift.
8. The expiry date of the voucher will be stated on it. Any unutilized voucher that has expired, been lost, or stolen will not be replaced by AmMetLife.
9. The voucher is subject to the terms and conditions of the merchants and cannot be used in conjunction with any other vouchers, offers, or promotions.
10. To the fullest extent permitted by law, AmMetLife disclaims all representations or warranties regarding the voucher, including but not limited to quality or fitness for a particular purpose.
11. AmMetLife does not endorse any brands or merchandise associated with the voucher. Any disputes regarding voucher usage must be directed to Health Lane Family Pharmacy Sdn Bhd or PathLab Malaysia.
12. AmMetLife reserves the right to substitute the Promotional Gift with one of similar value at our absolute discretion without prior notice. The Promotional Gift cannot be exchanged for cash in part or full.
13. AmMetLife may decline the Promotional Gift entitlement in the event any of the terms and conditions pursuant to this Campaign is not fulfilled.
14. AmMetLife shall have the right and absolute discretion to vary, amend, delete or add to any of the Terms and Conditions specifically set out herein, in whole or in any part from time to time including to vary the Campaign Period as it deems necessary and appropriate with notice via the AmMetLife's official website or notices at the AmMetLife's branches.
15. AmMetLife shall have the right and absolute 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 AmMetLife will not entertain any request to review the disqualified cases.
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's official website at [www.ammethlife.com/privacy-policy/](http://www.ammethlife.com/privacy-policy/).
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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19. For any assistance and/or feedback related to the Campaign, Customer may refer to Our servicing agent or walk in to the nearest AmMetLife branch or speak to Our Customer Care at **1300 88 8800** or email Us at [customercare@ammetlife.com](mailto:customercare@ammetlife.com).


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