

“Prosperity and Protection Campaign 2025”

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) and its successors and assigns.

“**Campaign**” refers to “Prosperity and Protection Campaign 2025”.

“**Product**” refers to i. Am Wealth Builder, Flexi TermLife, i.Am Wealth Elite, ProtectEase and ProtectLink

“**Customer**” refers to all individuals who purchased the Product.

“**Reward**” refers to Touch 'n Go reload PIN

Campaign Period

1. The Campaign is valid from **1st February to 31st March 2025** (“**Campaign Period**”).

Eligibility

2. The Campaign is open to both new and existing customers who apply for eligible products listed in the campaign.
3. To qualify for the Reward, your policy must remain active and in force throughout the Campaign Period until the Reward payment is made, which will occur between 1st October to 31st October 2025.
4. All premium payments must be up to date; policies with any premium holidays, automated policy loans (APL), or other loans prior to the Reward payment will not qualify.
5. If your policy lapses, is surrendered, or is terminated, or if your rider is deleted before you receive the Reward, you will not qualify.
6. If your policy premium decreases before the Reward is issued, the Reward will be based on your updated premium.

Campaign Offer

7. Subject to the Terms and Conditions hereinafter appearing, all Customers will receive a Reward based on the criteria specified below:

a. i.Am Wealth Builder

Tier	Annual Premium	Reward
Tier 1	Less than or equal to RM35,000	RM488 Touch 'n Go e-Wallet Reload PIN
Tier 2	RM35,000 and above	RM788 Touch 'n Go e-Wallet Reload PIN

b. Flexi TermLife

Tier	Annual Premium	Reward
Tier 1	Less than or equal to RM8,000	RM148 Touch 'n Go e-Wallet Reload PIN
Tier 2	RM8,000 and above	RM288 Touch 'n Go e-Wallet Reload PIN

AmMetLife Insurance Berhad (197301002252)

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Customer Care :  1300 88 8800  +603 2272 3226

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c. i. Am Wealth Elite, ProtectEase or ProtectLink

Tier	Criteria	Reward
Tier 1	Attached atleast 2 riders	RM148 Touch 'n Go e-Wallet Reload PIN
Tier 2	Attached any Critical Illness (CI) rider	RM288 Touch 'n Go e-Wallet Reload PIN

All Customers shall be entitled to one (1) Reward as mentioned above if:

- i. The completed proposal form(s) and payment are received by AmMetLife's office by 31st March 2025 and subsequently approved by AmMetLife by 15th April 2025; and
 - ii. Your policy must remain active for six months after the campaign ends. The reward will be issued within one month following that period, and you can expect to receive it by 31st October 2025.
8. Each new policy approved by AmMetLife that meets the specified criteria as stated above is entitled to one (1) Reward. Customers may purchase multiple policies however, each Life Assured is entitled to a maximum of one (1) Reward only whichever with the highest value.
 9. The Campaign offer cannot be combined with any other on-going offer/ promotion or discount.
 10. If any alterations are made after the policy is in force, the Reward will be based on the updated Annual Premium or the number of riders and types of rider attached onto the policy. This applies to any changes made during the campaign period until prior to the Reward delivery, as such alterations will impact the Reward by reflecting the updated Annual Premium amount or the number of riders and type of riders attached on the policy.
 11. Customers are responsible to provide accurate and full contact details as required in the proposal form. AmMetLife shall not be held responsible if AmMetLife is unable to contact the Customers with the information provided by the Customers in the proposal form. In the event that the Customers did not receive the Reward due to the inaccurate contact information or non-contactable through adequate means possible and reasonable best efforts, AmMetLife reserves the right to forfeit the Reward.
 12. The Reward will be delivered to eligible Customers via email and SMS to their registered email address and mobile number no later than 31st October 2025. Customers must create or log in to their Touch 'n Go eWallet account to redeem the Reward.
 13. The Reward is valid for use on Touch 'n Go eWallet app; subjected to the terms and conditions of Touch 'n Go and the participating merchants, and is not valid in conjunction with any other vouchers, offer or promotions.
 14. Expiry date of the Reward will be stated in the redemption email and SMS, any unutilised Reward that has expired, lost or stolen will not be replaced by AmMetLife. The validity of the Reward is for a period of three hundred sixty (360) days from the date of receipt from AmMetLife.
 15. The Reward is not a cash voucher and cannot be exchanged for cash or credit. AmMetLife will not entertain any requests to deliver the Reward to a third party.

16. 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.
17. AmMetLife is not in any way endorsing, sanctioning, approving or supporting the use of Reward or any brand or merchandise sold thereon. Any query and/or dispute on the usage of the Reward must be directed to, and resolved directly with Touch 'n Go eWallet. Customers are to contact their customer service hotline at 03 5022 3888 to report any issues pertaining to the usage of the Reward.
18. AmMetLife reserves the right to substitute the Reward with one of similar value at our absolute discretion without prior notice.
19. 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 AmMetLife's branches.
20. 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 Reward. AmMetLife's decision is final and AmMetLife will not entertain any request to review the disqualified cases.
21. 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/.
22. 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.
23. This Terms and Conditions are governed by and construed under the laws of Malaysia.