AmMetLife Takaful

"AmMetLife Takaful Customer Campaign – Flexicare-i Plus 2026"
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 Takaful**", "**We**", "**Our**", "**Us**", "**Company**" refers to AmMetLife Takaful Berhad (201101002936) and its successors and assigns.

"**Campaign**" refers to "AmMetLife Takaful Customer Campaign – Flexicare-i Plus 2026".

"**AmMetLife Takaful Agency Product**" specifically Flexicare-i Plus.

"**Customer**" refers to all individuals who enrol to AmMetLife Takaful Agency Product specifically Flexicare-i Plus.

Campaign Period

1. The Campaign is valid from 2 March 2026 to 31 March 2026 ("Campaign Period").

Eligibility

2. The Campaign is only applicable to new AmMetLife Takaful Agency Product specifically Flexicare-i Plus applications fulfilling the Terms and Conditions hereinafter appearing.

Campaign Offer

3. Subject to the Terms and Conditions appended below, the Customer is entitled to ONE (1) month contribution rebate, equivalent to the monthly contribution of the issued certificate, subject to a maximum rebate of RM500, based on the following criteria

REQUIREMENTS	CONTRIBUTION REBATE STRUCTURE
1. This campaign is applicable to the Product: FlexiCare-i Plus ONLY. 2. ONLY Certificates with Annual/ Yearly contribution mode are eligible for this Campaign. 3. The completed proposal form(s) and payment must be received within the Campaign Period by 31st March 2026, and the certificate must be approved and issued by 15th April 2026.	1. The Customer is entitled to a ONE (1) month contribution rebate, equivalent to the monthly contribution of the issued certificate, subject to a maximum rebate of RM500, based on the following criteria: Example: Customer A contributes RM2,400 annually. • Monthly contribution = RM2,400 ÷ 12 = RM200 • Contribution rebate entitled = RM200 Customer B contributes RM7,200 annually. • Monthly contribution = RM7,200 ÷ 12 = RM600 • Contribution rebate entitled = RM500 (maximum limit) 2. The contribution rebate will be credited directly to the customer's account 2 months after the certificate issuance 3. A notification SMS will be sent to customers once the contribution rebate has been credited.

4. Each new Flexicare-i Plus certificate approved by AmMetLife Takaful is entitled to one (1) month contribution rebate. Customers may enrol in multiple certificates, however each approved and issued certificate is entitled to a maximum contribution rebate of RM500 only.

5. The Campaign offer cannot be combined with any other on-going offer, promotion or discount.

6. Certificates that are entitled for contribution rebate under this campaign are not allowed to be surrendered within the 1st year from the issuance date.

7. If there is any Cancellation from Inception (CFI) or Surrender within 1st year, the total contribution paid less contribution rebate or surrender value less contribution rebate paid will be released to the Customer.

8. The contribution rebate will be credited directly into Customers' accounts 2 months after the certificate issuance and a notification SMS will be sent to customers once the contribution rebate has been credited.

9. Customers are responsible for providing accurate and full contact details as required in the proposal form. AmMetLife Takaful shall not be held responsible if AmMetLife Takaful is unable to contact the Customers with the information provided by the Customers in the proposal form.

10. If AmMetLife Takaful is unable to process the contribution rebate due to inaccurate or incomplete account information or the Customer is uncontactable through adequate means possible and reasonable best efforts to confirm the accurate account information, AmMetLife Takaful reserves the right to forfeit the contribution rebate without further liability.

11. AmMetLife Takaful reserves the right to substitute the contribution rebate with one of similar value at our absolute discretion without prior notice.

12. AmMetLife Takaful 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 Takaful's official website or notices at AmMetLife Takaful's branches.

13. AmMetLife Takaful 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 Takaful, from receiving the contribution rebate. AmMetLife Takaful's decision is final and AmMetLife Takaful will not entertain any request to review the disqualified cases.

14. 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 Takaful in accordance with AmMetLife Takaful Privacy Notice which is available on the AmMetLife Takaful's official website at https://www.ammetlifetakaful.com/Legal/Privacy-Policy.aspx

15. AmMetLife Takaful 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 Takaful.

16. This Terms and Conditions are governed by and construed under the laws of Malaysia.

17. For any assistance and/or feedback related to the Campaign, Customer may refer to our AmMetLife Takaful intermediaries (licensed agents of AmMetLife Takaful) or speak to our Customer Care at 1300 22 9777 or email us at customercare@ammetlife.com.

AmMetLife Takaful

"Kempen Pelanggan AmMetLife Takaful – Flexicare-i Plus 2026"

Terma dan Syarat

DEFINISI

Dalam Terma dan Syarat ini, kecuali jika konteksnya menghendaki sebaliknya atau jika ia diperuntukkan sebaliknya secara nyata, ungkapan berikut mempunyai maksud yang diberikan kepadanya, iaitu,

" **AmMetLife Takaful** ", " **Kami** " , " **Syarikat "** merujuk kepada AmMetLife Takaful Berhad (**201101002936**) dan pengganti serta penerima serah haknya.

" **Kempen** " merujuk kepada "Kempen Pelanggan AmMetLife Takaful – Flexicare-i Plus 2026".

" **Produk Agensi AmMetLife Takaful** " khususnya Flexicare-i Plus.

" **Pelanggan** " merujuk kepada semua individu yang mendaftar untuk Produk Agensi AmMetLife Takaful khususnya Flexicare-i Plus.

Tempoh Kempen

1. Kempen ini dari 2 Mac 2026 hingga 31 Mac 2026 ("Tempoh Kempen").

Kelayakan

2. Kempen ini hanya sah untuk Produk Agensi AmMetLife Takaful baharu khususnya Flexicare-i Plus yang memenuhi Terma dan Syarat yang tertera selepas ini.

Tawaran Kempen

3. Tertakluk kepada Terma dan Syarat yang dilampirkan di bawah, Pelanggan berhak mendapat SATU (1) bulan rebat caruman, bersamaan dengan caruman bulanan sijil yang dikeluarkan, tertakluk kepada rebat maksimum RM500, berdasarkan kriteria berikut

KEPERLUAN	STRUKTUR REBAT CARUMAN
1. Kempen ini hanya sah untuk Produk: FlexiCare-i Plus SAHAJA. 2. Sijil dengan mod sumbangan Tahunan sahaja layak untuk Kempen ini. 3. Borang cadangan yang telah lengkap dan pembayaran mesti diterima dalam Tempoh Kempen sebelum 31 Mac2026, dan sijil mesti diluluskan dan dikeluarkan sebelum 15 April 2026**.**	1. Pelanggan berhak mendapat rebat caruman SATU (1) bulan, bersamaan dengan caruman bulanan sijil yang dikeluarkan , tertakluk kepada rebat maksimum RM500, berdasarkan kriteria berikut: Contoh: Pelanggan A menyumbang RM2,400 setiap tahun. • Caruman bulanan = RM2,400 ÷ 12 = RM200 • Rebat caruman layak = RM200 Pelanggan B menyumbang RM7,200 setiap tahun. • Caruman bulanan = RM7,200 ÷ 12 = RM600 • Rebat caruman layak = RM500 (had maksimum) 2. Rebat caruman akan dikreditkan terus ke akaun pelanggan 2 bulan selepas sijil dikeluarkan. 3. SMS pemberitahuan akan dihantar kepada pelanggan sebaik sahaja rebat caruman dikreditkan.

4. Setiap sijil Flexicare-i Plus baharu yang diluluskan oleh AmMetLife Takaful layak mendapat rebat caruman satu (1) bulan. Pelanggan boleh mencarum dalam beberapa sijil, namun setiap sijil yang diluluskan dan dikeluarkan layak mendapat rebat caruman maksimum sebanyak RM500 sahaja.

5. Tawaran Kempen ini tidak boleh digabungkan dengan mana-mana tawaran, promosi atau diskaun yang sedang berjalan.

6. Sijil yang layak mendapat rebat caruman di bawah kempen ini tidak dibenarkan diserahkan dalam tempoh tahun pertama dari tarikh pengeluaran.

7. Jika terdapat sebarang Pembatalan dari Permulaan (CFI) atau Penyerahan dalam tahun pertama, jumlah caruman yang dibayar ditolak rebat caruman atau nilai penyerahan ditolak rebat caruman yang dibayar akan dikeluarkan kepada Pelanggan.

8. Rebat caruman akan dikreditkan terus ke dalam akaun Pelanggan 2 bulan selepas pengeluaran sijil dan SMS pemberitahuan akan dihantar kepada pelanggan sebaik sahaja rebat caruman dikreditkan.

9. Pelanggan bertanggungjawab untuk memberikan butiran perhubungan yang tepat dan lengkap seperti yang dikehendaki dalam borang cadangan. AmMetLife Takaful tidak akan bertanggungjawab sekiranya AmMetLife Takaful tidak dapat menghubungi Pelanggan dengan maklumat yang diberikan oleh Pelanggan dalam borang cadangan.

10. Jika AmMetLife Takaful tidak dapat memproses rebat caruman disebabkan oleh maklumat akaun yang tidak tepat atau tidak lengkap atau Pelanggan tidak dapat dihubungi melalui cara yang mencukupi dan usaha terbaik yang munasabah untuk mengesahkan maklumat akaun yang tepat, AmMetLife Takaful berhak untuk membatalkan rebat caruman tanpa liabiliti selanjutnya.

11. AmMetLife Takaful berhak untuk menggantikan rebat caruman dengan rebat yang sama nilainya mengikut budi bicara mutlak kami tanpa notis terlebih dahulu.

12. AmMetLife Takaful mempunyai hak dan budi bicara mutlak untuk mengubah, meminda, memadam atau menambah mana-mana Terma dan Syarat yang dinyatakan secara khusus di sini, secara keseluruhan atau mana-mana bahagian dari semasa ke semasa termasuk mengubah Tempoh Kempen sebagaimana yang difikirkan perlu dan sesuai dengan notis melalui laman web rasmi AmMetLife Takaful atau notis di cawangan AmMetLife Takaful.

13. AmMetLife Takaful mempunyai hak dan budi bicara mutlak untuk membatalkan kelayakan mana-mana Pelanggan yang telah melakukan atau disyaki melakukan sebarang salah laku, penipuan atau tindakan salah laku berkaitan dengan Kempen ini dan/atau terhadap AmMetLife Takaful, daripada menerima rebat caruman. Keputusan AmMetLife Takaful adalah muktamad dan AmMetLife Takaful tidak akan melayan sebarang permintaan untuk menyemak semula kes-kes yang hilang kelayakan.

14. Dengan menyertai Kempen ini, Pelanggan dan/atau mana-mana pihak yang berkaitan di sini bersetuju untuk terikat dengan Terma dan Syarat ini dan bersetuju serta memberi kebenaran untuk membenarkan data peribadi Pelanggan dikumpul, diproses dan digunakan oleh AmMetLife Takaful selaras dengan Notis Privasi AmMetLife Takaful yang boleh didapati di laman web rasmi AmMetLife Takaful di https://www.ammetlifetakaful.com/Legal/Privacy - Policy.aspx

15. AmMetLife Takaful tidak akan bertanggungjawab atas sebarang ketidakpatuhan berkenaan dengan Kempen ini disebabkan oleh sebarang bencana alam, peperangan, rusuhan, mogok, sekatan masuk, tindakan perindustrian, kebakaran, banjir, kemarau, ribut, wabak virus, kegagalan teknikal atau sistem atau sebarang kejadian di luar kawalan munasabah AmMetLife Takaful.

16. Terma dan Syarat ini tertakluk dan ditafsirkan di bawah undang-undang Malaysia.

AmMetLife Takaful Berhad (201101002936) Licensed Takaful Operator
Head Office: Level 23, Menara 1 Sentrum, No. 201, Jalan Tun Sambanthan, 50470 Kuala Lumpur, Malaysia +603 2271 8000 ammetlifetakaful.com
Postal Address: GPO Box 10956, 50730 Kuala Lumpur **Customer Care:** 1300 22 9777 customercare@ammetlifetakaful.com

17. Untuk sebarang bantuan dan/atau maklum balas berkaitan Kempen ini, Pelanggan boleh merujuk kepada perunding AmMetLife Takaful kami (ejen berlesen AmMetLife Takaful) atau bercakap dengan Khidmat Pelanggan kami di 1300 22 9777 atau emel kami di customercare@ammetlife.com .