

“AmMetLife Takaful Sign Up & Reward with Touch’n Go eWallet Campaign”

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 Sign Up & Reward with Touch’n Go eWallet Campaign”.

“**AmMetLife Takaful Bancatakaful Products**” include LegacySecure-i Link, FlexiSecure-i Link and ProtectSecure-i Murni

“**Customer**” refers to all individuals who purchased AmMetLife Bancatakaful regular advisory products.

Campaign Period

1. The Campaign is valid from 1 July 2022 to 30 September 2022 (“Campaign Period”).

Eligibility

2. The Campaign is only applicable to new AmMetLife Takaful Bancatakaful regular advisory Products applications fulfilling the Terms and Conditions hereinafter appearing.

Campaign Offer

3. Subject to the Terms and Conditions hereinafter appearing, all Customers shall be rewarded with Touch’n Go eWallet reload PIN based on the criteria below:

Tier	Minimum Annual Contribution	Reward to Customer
Tier 1	RM3,600 to RM9,999	RM100 Touch’n Go eWallet reload PIN
Tier 2	RM10,000 and above	RM300 Touch’n Go eWallet reload PIN

All Customer shall be entitled to one (1) Touch’n Go eWallet reload PIN provided that:

- The completed proposal form(s), financial survey form and payment are received within the Campaign Period;
 - The completed proposal form(s) and financial survey form submitted to AmMetLife Takaful’s office latest by 30 September 2022 and subsequently approved by AmMetLife Takaful by 15 October 2022; and
 - The certificate pass 15 days cooling-off period.
- Each new certificate approved by AmMetLife Takaful is entitled to one (1) Touch’n Go eWallet reload PIN. Customers may purchase multiple certificates, however each Participant is entitled to a maximum of one (1) Touch’n Go eWallet reload PIN only.
 - The Campaign offer cannot be combined with any other on-going offer/ promotion or discount.
 - The Touch’n Go eWallet reload PIN will be delivered via email and SMS to Customer’s email address and mobile contact number within sixty (60) days after the campaign ends. Customer must create or log on Touch’n Go account to redeem the Touch’n Go eWallet reload PIN.
 - Customers are responsible to provide 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. In the event that the Customers did not receive the Touch’n Go eWallet reload PIN due to the inaccurate contact information or non-contactable through adequate means possible and reasonable best efforts, AmMetLife Takaful reserves the right to forfeit the Touch’n Go eWallet reload PIN.
 - The validity of the Touch’n Go eWallet reload PIN is for a period of three hundred sixty (360) days from the date of receipt from AmMetLife Takaful.
 - The Touch’n Go eWallet reload PIN 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. The Touch’n Go eWallet reload PIN cannot be combined and accumulated.

10. Expiry date of the Touch'n Go eWallet reload PIN will be stated in the redemption email and SMS, any unutilized Touch'n Go eWallet reload PIN that has expired, lost or stolen will not be replaced by AmMetLife Takaful.
11. The Touch'n Go eWallet reload PIN is not a cash voucher and cannot be exchanged for cash or credit. AmMetLife Takaful will not entertain any requests to deliver the Touch'n Go eWallet reload PIN to a third party.
12. To the fullest extent permitted by law, AmMetLife Takaful 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 Touch'n Go eWallet reload PIN for a particular purpose.
13. AmMetLife Takaful is not in any way endorsing, sanctioning, approving or supporting the use of Touch'n Go eWallet reload PIN or any brand or merchandise sold thereon. Any query and/or dispute on the usage of the Touch'n Go eWallet reload PIN must be directed to, and resolved directly with Touch'n Go eWallet. Customers are to contact Touch 'n Go eWallet's customer service hotline at 03 5022 3888 to report any issues pertaining to the usage of the Touch'n Go eWallet reload PIN.
14. AmMetLife Takaful reserves the right to substitute the Touch'n Go eWallet reload PIN with one of similar value at our absolute discretion without prior notice.
15. 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.
16. By participating in the Campaign, the Customer and/or any parties related herein agree to be bound by this Terms and Conditions.
17. 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.
18. This Terms and Conditions are governed by and construed under the laws of Malaysia.
19. For any assistance and/or feedback related to the Campaign, Customer may refer to our bank sales representative or walk in to the nearest AmMetLife branch or speak to our Customer Care at 1300 22 9777 or email us at customer care@ammetailifetakaful.com.

Financial Need Survey Form

Tell us about yourself. This will only take 2 minutes!

Name				
Age	<input type="checkbox"/>	Below 25	<input type="checkbox"/>	41 – 50
	<input type="checkbox"/>	25 – 30	<input type="checkbox"/>	51 – 60
	<input type="checkbox"/>	31- 40	<input type="checkbox"/>	Above 60
Gender	<input type="checkbox"/>	Male	<input type="checkbox"/>	Female
Contact Number				
Email Address				
Occupation	<input type="checkbox"/>	Business Owner	<input type="checkbox"/>	Employed under Private Sectors
	<input type="checkbox"/>	Government Servant	<input type="checkbox"/>	Unemployed
	<input type="checkbox"/>	Others: _____		
Where do you currently reside?	City: _____			
	State: _____			

A. Spending

1. Over the past one year, how would you describe your spending patterns relative to income and expenses?
 - Generally spend less than income
 - Generally spend about equal to income
 - Generally spend more than income

2. Over the past year, which of the following statements best describes how well you are keeping up with your bills and credit card payments?
 - Pay bills and credit card payments on time and in full
 - Pay bills and credit card payments on time but in minimum amount
 - Pay most bills and credit card payments on time and in full
 - Struggle to keep up with bills and credit card payments
 - I do not pay bills and I do not own a credit card

B. Borrowing and Owning

3. As of today, how would you describe the debt you currently have? Please consider money owed on bank loans, student loans, mortgages, past-due utilities, money owed to friends and family, any credit card balances you carried over from the previous month, etc.
 - I do not have any debt
 - Have a low amount of debt
 - Have quite a lot of debt
 - Have far too much debt

4. What types of debt do you currently carry? Select all that apply.

- Student loans
- Mortgages
- Personal Financing/Business Financing
- Vehicle Financing
- Money owed to family and friends
- Credit card balances you carry over from month to month
- Others: _____

C. Financial Plan

5. How many months would you be able to live off of your savings? Please exclude savings that are set aside in retirement accounts or the sale of assets. Consider basic monthly expenses such as housing, food, taxes and healthcare.

- More than a year
- Between 6 months to a year
- Less than 6 months

6. What are amongst the most important longer-term goals you are currently working towards? Select all that apply.

- Buying a property (land, house, shop lot etc.)
- Saving for my children's education
- Starting or investing in a business
- Retirement
- Supporting other family members
- Buying another large consumer good (e.g. car, boat, etc.)
- Others: _____

7. How confident are you in achieving your longer-term goals?

- Very confident
- Confident
- Not confident
- I don't have longer-term goals

8. How far in advance do you have put aside of your emergency fund in case of an unexpected event?

- More than a year
- Between 6 months to a year
- Less than 6 months

9. How confident are you that the family takaful certificates that you have will provide you with enough support in case of an emergency? Please consider your medical and family takaful plans.

- Very confident
- Confidence
- Not confident
- I don't have insurance

10. Would you be interested to find out whether you have sufficient coverage?

- Yes
- No

11. Would you like to consider another source of income in the form of wealth management to strengthen your financial planning and protection plan?

- Yes
- No

AmMetLife Takaful Berhad (hereinafter referred to as AmMetLife Takaful reserves the right to use the information gathered from you as follows:

- i. All information shall become the property of AmMetLife Takaful and its related companies.
- ii. As a participant, you agree that AmMetLife Takaful and its related companies may use the information for marketing purpose including but not limited to the distribution of important announcements, information related to AmMetLife Takaful and its related companies, their products, services, promotions and offers from time to time, regular email updates or newsletters that may be of interest you.

Yes

No

- iii. Any personal information relating to you will be used solely by AmMetLife Takaful and its related companies in accordance to the Personal Data Protection Act 2010.
- iv. By agreeing to the above, you also agree that all information contained herein may be stored in hard/soft copy format at the offices of AmMetLife Takaful and its related in or outside of Malaysia unless you request for your information to be amended, deleted or destroyed. You further agree to our privacy policy which is available on AmMetLife Takaful's website at www.ammetylifetakaful.com/Legal/Privacy-policy.aspx

Signature

Bank Sales Representative Code

Name:

Date: