



Loyalty Reward Campaign

Campaign Period: 1 Jan 2024 -31 Mar 2025

Special invitation to Zurich Life loyal customer:

Get a mystery gift or cash reward up to RM1,000!



Thank you for being our loyal customer! As a gesture of appreciation, we are extending this special invitation to you with an exclusive offer.

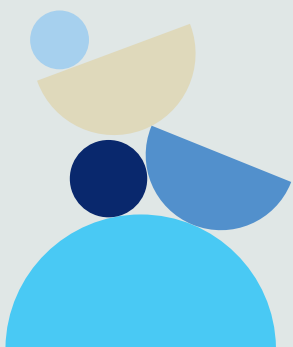
At Zurich, we care for the wellbeing of our customers at every stage of life. As you progress on your journey, we want to ensure that you continue to receive the protection you need.

By reinvesting your insurance maturity proceeds into any of our Zurich Life products, you can choose the option that best serves your needs. What's more, you will also receive a mystery gift or cash reward worth up to RM1,000.

Annual Premium Equivalent (APE)	Reward
Below RM800	Mystery Gift
RM800 & above	One month cashback capped at RM1,000

Don't miss out on this opportunity to secure your future and enjoy the benefits of our Zurich Life products.

For more information, please speak to your Wealth Planner or contact our Call Centre at 1-300-888-622.



Applicable to customers who signed up for MyZurichLife only!



Sign up to MyZurichLIFE now by scanning the QR code!

TERMS AND CONDITIONS:

1. This 'Loyalty Reward' Campaign ("**Campaign**") is organised by Zurich Life Insurance Malaysia Berhad ("**ZLIMB**") and will run from 1st January 2024 till 31st March 2025, both dates inclusive ("**Campaign Period**")
2. This Campaign is only open to existing policy owners of ZLIMB whose policies mature between 1st January 2024 and 31st December 2024 ("**Customers**").
3. Customers who purchased any new ZLIMB policy during the Campaign Period and issued within three (3) months from any of their existing policy maturity date, will be entitled to a mystery gift ("**Gift**") or a one (1) month premium rebate up to RM1000 ("**Cashback**"), depending on the tier of Annual Premium Equivalent of the new policy below:

Annual Premium Equivalent (APE)	Reward
Below RM800	Mystery Gift
RM800 & above	One month cashback capped at RM1,000

4. Only 10% of the collected premium under regular top-up (Max Saver) and single premium plans will be taken into consideration for the computation of Annual Premium Equivalent, where applicable.
5. Customers are required to:
 - a) register and login to MyZurichLife customer portal at <https://myzurichlife.com.my>; and
 - b) provide and/or update ZLIMB with his/ her valid bank account details in MyZurichLife within 1 (one) month from the new policy issuance date to be eligible for this Campaign.
6. ZLIMB shall not be responsible for wrongly paid Cashback and reserves the right to forfeit the Cashback due to inaccurate or incomplete bank account details provided.
7. The new policy must still be in force with no outstanding premiums due when the Gift/ Cashback is granted.
8. If there is any removal of rider or reduction made to the benefit of the new policy, the reward entitlement will be based on the revised Annual Premium Equivalent of the new policy.
9. If the new policy application is not issued within three (3) months from the existing policy maturity date, the Customers will not be entitled to receive the Gift/ Cashback.
10. Customers must have fulfilled the terms and conditions listed from No. 1 to No. 8 above (hereinafter referred to as 'Eligible Customers') and upon successful verification by ZLIMB, the Eligible Customers will be informed via SMS within three (3) months from the new policy issuance date.
11. The Gift will be delivered to Eligible Customers by Wealth Planner and the Cashback will be credited into the Eligible Customer's bank account within three (3) months from the new policy issuance date, example as follows: -

Scenario	Policy Maturity	New Application	New Policy Issue Date	APE (RM)	Eligible for Gift/ Cashback (subject to Campaign Criteria)	Delivery of Gift/ Cashback
1	11-Jan-24	3-Mar-24	5-Mar-24	RM6,000	Cashback RM500 (RM6,000/ 12 months = RM500)	Within 3 months from 5 Mar 2024
2	8-Feb-24	8-Apr-24	10-Apr-24	RM18,000	Cashback RM1,000 (RM18,000 / 12 months = RM1,500 capped at RM1,000)	Within 3 months from 10 Apr 2024
3	11-Jan-24	5-Apr-24	28-Apr-24	RM900	No. Policy is issued more than 3 months after existing policy(ies) Maturity Date.	N/A
4	8-Feb-24	8-Apr-24	10-Apr-24	RM750	Mystery Gift.	Within 3 months from 10 Apr 2024

12. Each Eligible Customer is entitled to either one (1) Gift or one (1) Cashback only and not entitled to other ZLIMB customer reward which is running concurrently, if any.
13. ZLIMB reserves the right at its sole discretion to substitute or replace the Cashback with another gift of similar value without any prior notice.
14. ZLIMB's decision on any and/or all matters relating to this Campaign shall be binding and conclusive and no correspondence will be entertained.
15. By virtue of an entry to this Campaign, Customers agree to be bound by the terms and conditions stipulated herein.
16. ZLIMB reserves the right to amend the terms and conditions, cancel, terminate, or suspend this Campaign without any prior notice.
17. The terms and conditions of this Campaign shall be construed, governed, and interpreted in accordance with the laws of Malaysia.
18. ZLIMB, its 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 Gift/ Cashback offered or forfeited.