



TERMS AND CONDITIONS:

1. This 'Birthday Reward' Campaign ("**Campaign**") is organised by Zurich Life Insurance Malaysia Berhad ("**ZLIMB**") and will run from **1st October 2024 to 31st December 2024**, both dates inclusive ("**Campaign Period**").
2. Customers who fulfil the following requirements ("**Eligible Customers**") will be entitled to receive a Touch 'n Go eWallet Credit worth RM50:
 - a) must be existing policyholder with at least one in force policy; and
 - b) policyholder's birthday falls within the Campaign Period and sign up for any new ZLIMB policy during the policyholder's birthday month with a minimum Annual Premium Equivalent ("**APE**") of RM1200*; and
**Note: Only 10% of the collected premium for Max Saver and single premium plans will be taken into consideration for the computation of APE, where applicable.*

For example:

Single Premium	RM10,000
APE	10% x RM10,000 = RM1,000

- c) the application must be approved by ZLIMB within the following month of the birthday month; and
Example of Policy Application and Approval:
Eligible Customer's birthday is in October.
Eligible Customer must sign up for a new policy between 1st to 31st October 2024 and approved by 30th November 2024.
 - d) the new policy must be in force with premium paid up to date when the eWallet Credit is granted; and
 - e) must provide an accurate mobile phone number in the application form as the eWallet Credit reload pin will be sent via SMS to Eligible Customers.
3. ZLIMB will not be liable if Eligible Customers do not receive the eWallet Credit reload pin due to the inaccurate mobile phone number provided.
4. Each Eligible Customer is only entitled to one (1) eWallet Credit reload pin regardless of the number of new policy sign ups.
5. Upon successful verification by ZLIMB, the eWallet Credit reload pin will be sent to the Eligible Customers via SMS by 31st March 2025.
6. The eWallet Credit reload pin is not transferable, non-refundable and not exchangeable for cash.
7. ZLIMB reserves the right to substitute or replace the eWallet Credit reload pin with another gift of similar value at its sole discretion without any prior notice.
8. ZLIMB reserves the right to amend the terms and conditions, cancel, terminate, or suspend this Campaign without any prior notice.
9. ZLIMB's decision on any and/or all matters relating to this Campaign shall be final and conclusive.
10. By virtue of an entry to this Campaign, Eligible Customers agree to be bound by the terms and conditions stipulated herein.
11. The terms and conditions of this Campaign shall be construed, governed, and interpreted in accordance with the laws of Malaysia.
12. ZLIMB and 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 Eligible Customers as a result of their participation in this Campaign or with any of the eWallet Credit reload pin granted.