

# Zurich EduMax Early Bird Campaign



Campaign period: 17 Oct – 28 Nov 2025

Smart planning starts now. Grow your child's education fund with Zurich EduMax, which offers guaranteed returns and milestone rewards – all in one smart plan.

Sign up today and be rewarded with an **extra cashback of up to 4%** of your chosen Basic Sum Assured (BSA) for the first policy year!

Annual Premium Equivalent	Extra cashback* in the first policy year
Below RM10,000	2% of chosen BSA
RM10,000 & above	4% of chosen BSA

\*The cashback is capped at RM2,000 per policy.

Terms and conditions apply.



Only applicable to customers who sign up for MyZurichLife!  
Sign up to MyZurichLife now by scanning the QR code!



This flyer is intended for awareness creation only. Before signing up for the plan, please refer to our product brochure, product disclosure sheet and policy documents for more details. Kindly read through the important features of the plan to ensure that it suits your needs.

1. This 'Zurich EduMax Early Bird' Campaign ("**Campaign**") is organised by Zurich Life Insurance Malaysia Berhad ("**ZLIMB**") and will run from 17 October 2025 to 28 November 2025, both dates inclusive ("**Campaign Period**").
2. By virtue of an entry to the Campaign, the customer signifies their absolute and unconditional acceptance and agreement to all the terms and conditions stipulated herein.
3. Customers who fulfill the following requirements will be entitled to an extra cashback of up to 4% of the chosen Basic Sum Assured, based on the table below ("**Eligible Customers**"):
 

Annual Premium Equivalent	Extra Cashback in the First Policy Year
Below RM10,000	2% of chosen BSA
RM10,000 & above	4% of chosen BSA

- a) Sign up for Zurich EduMax during the Campaign Period and approved by ZLIMB no later than 31 January 2026;
- b) Register and log in to the MyZurichLife customer portal at myzurichlife.com.my by 31 March 2026;
- c) The policy must still be in force with no outstanding premium when the Cashback is granted; and
- d) Provide accurate contact information and bank account details via MyZurichLife by 31 March 2026 as the cashback reward will be credited into customers' bank account via e-payment.

4. Only 10% of the collected premium under regular top-up (MSVR) will be taken into consideration for the computation of minimum APE, where applicable.
5. The cashback is capped at RM2,000 per policy and applies only to the first policy year.
6. Upon successful verification by ZLIMB, the Eligible Customers will be informed via email and SMS and the cashback will be credited to the Eligible Customers' bank account by 31 December 2026.
7. Each Eligible Customer is entitled to one (1) cashback per Life Assured, and the cashback is non-transferable.
8. ZLIMB will not be liable if the cashback is wrongly credited due to the wrong account number provided.
9. ZLIMB reserves the right to substitute or replace the cashback with another gift of similar value at its sole discretion without any prior notice.
10. ZLIMB reserves the right to amend the terms and conditions, cancel, terminate, or suspend this Campaign without any prior notice.
11. ZLIMB's decision on any and/or all matters relating to this Campaign shall be final and conclusive.
12. The terms and conditions of this Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
13. 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 the customers as a result of their participation in this Campaign or with any of the cashback offered or forfeited.