

Terms and Conditions for Hero Q4 Customer Cashback Campaign

1. The following Terms & Conditions shall apply to Tokio Marine Life Insurance Malaysia Bhd. (“TMLM”) **Hero Q4 Customer Cashback Campaign** (hereinafter referred to as “the Campaign”).

Eligibility

2. The Campaign Period shall be held from 1 October 2024 to 31 December 2024 (both dates inclusive).
3. Eligible Product(s): TokioMarine - Perlindungan Hero Plus/ TokioMarine - Perlindungan Hero (“the Policy” or “Policy”) is underwritten by Tokio Marine Life Insurance Malaysia Berhad (“Tokio Marine Life”).
4. By participating in this Campaign, you hereby agree to be bound by the following Terms and Conditions.

Campaign Mechanism

5. Subject to the Terms and Conditions, this campaign is open to all existing and new Tokio Marine Life Customers, Malaysian residents only between the age of 30 days to 60 years old at his or her next birthday (“the Participants”).
6. To participate in the Campaign, the Participants must obtain a general voucher code to apply from the main page of TokioMarine - Perlindungan Hero. To be eligible for the campaign, the application form must be submitted to Tokio Marine Life Insurance Malaysia Bhd. (“the Company”) within the campaign period.
7. The Participants who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Policy and/or any of the facilities granted by the Bank or have been declared bankrupt or subject to any bankruptcy proceedings at any time prior to or during the Campaign shall NOT be eligible to participate in the Campaign.
8. Eligible Participants with TokioMarine - Perlindungan Hero Plus/ TokioMarine - Perlindungan Hero successfully turn in force by 7 January 2025 shall be entitled for the 1 month Cashback (“Reward”) regardless the payment mode selected. The Reward will be paid by per policy basis. Kindly refer to table below:

Cashback Amount Table	
Plan	Cashback Amount
TokioMarine - Perlindungan Hero Plus	RM 60
TokioMarine - Perlindungan Hero Plus + Hero Shield Rider	RM 65
TokioMarine - Perlindungan Hero	RM 35
TokioMarine - Perlindungan Hero + Hero Shield Rider	RM 40

9. The Cashback Payout structure is as per below:
 - a. The Participant who choose “Monthly Payment Mode” for the Policy will be entitled for the cashback amount mention in Cashback Amount Table. This cashback amount will be divided equally and credited to the Current/ Savings account provided in 5 times of after every successful monthly premium payment.
 - b. The Participant who choose “Annual Payment Mode” for the Policy will be entitled for the cashback amount mention in Cashback Amount Table. This cashback amount will be credited to the Current/ Savings account provided in one lump sum after successful premium payment.
10. The Reward shall be credited to the registered Auto Credit Account provided by the Eligible Participant to TMLM during application process. Hence, the Auto Credit Account detail is compulsory. The underwriting query will be called if Auto Credit Account detail is omitted in the application form.
11. A WhatsApp notification will be sent to the registered mobile number with TMLM after the Cashback Reward being credited to Eligible Participant’s Auto Credit Account.
12. Eligible Participants are not entitled to any other promotion or campaign organized by TMLM during the Campaign Period.
13. The Eligible Participant will be disqualified from the campaign entitlement if the Eligible Participant perform cancellation, full surrender, change of payment mode, reduce of plan or premium within twelve (12) months period from the Policy Issuance Date. The Reward will be clawed back or deducted from the settlement amount (if any).

General

14. The Rewards are not exchangeable, refundable, replaceable or transferable under any circumstances, unless specified.
15. By participating in the Campaign, Eligible Participants are deemed to have agreed to be bound by these Terms & Conditions. TMLM's decision on all matters relating to the Campaign is final, binding and conclusive. No correspondence, queries or appeals will be entertained.
16. TMLM reserves the right to cancel, terminate, suspend or extend the Campaign with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by TMLM shall not entitle any of the Eligible Participants to any claim or compensation against TMLM for any losses or damages suffered or incurred by the Eligible Participants as a direct or indirect result of the cancellation, termination or suspension.
17. TMLM reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions at any time with or without prior notice. Any variation, additions, deletions or amendments to the Terms and Conditions herein shall be binding on the Eligible Participants and be deemed to be brought to the attention of the Eligible Participants through any notice via email or website, if applicable.
18. TMLM shall not be held liable and/or responsible for any loss, damage or any other form of liability (including indirect, consequential or economic losses, loss of profits, and loss of opportunity) in whatsoever nature and howsoever arising or suffered by any Eligible Participants directly or indirectly from the Campaign.
19. TMLM shall not be held liable for any default of its obligation under the Campaign due to any force majeure event which include but is not limited to an act of God, war, riot, lockout, industrial action, fire, flood, drought, store or any event beyond the reasonable control of TMLM.
20. This Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.