

Campaign Terms and Conditions

1. This “8% Cashback Campaign” is organized by Takaful Ikhlas Family Berhad (“Takaful IKHLAS”).
2. Campaign Period: 16th November 2025 – 30th November 2025, both dates inclusive.
3. Campaign Eligibility:
 - a. The Campaign is open to all takaful participants who participated in a new certificate for IKHLAS Bersama during the Campaign Period with the following Minimum Annualised Contribution:

Plan Name	Minimum Annualised Contribution
IKHLAS Bersama	RM2,500

Table A

- b. The proposal must be submitted during the Campaign Period, and the certificate must be in force on or before 15th December 2025.
 - c. Takaful IKHLAS agents are not eligible to participate in the Campaign.
 - d. Prior to the crediting of the Campaign Reward to the participants, the certificate must fulfil the followings:
 - The certificate must be in force and active with no partial withdrawal performed on the certificate.
 - Contribution payments must be up to date prior to the crediting of the Campaign Reward.
 - If the certificate is reinstated after lapsed, the certificate will be eligible for this Campaign provided the contribution payments are up to date prior to the crediting of the Campaign Rewards.
 - If there is any outstanding contribution prior to the crediting of the Campaign Reward, the certificate will be disqualified from this Campaign.
 - e. The minimum annualised contribution must not be lower than the amount stated in Table A, if any revision of contribution is made after the certificate is in force.
4. Campaign Reward:
 - a. The participant will be entitled to a one-time Campaign Reward which is in the form of a cashback amount equivalent to 8% of annualised contribution of the eligible certificate. Notwithstanding the number of eligible certificates participated by participant, the Campaign Reward per participant is as follows:

Product	Campaign Reward Limit
IKHLAS Bersama	RM1,000

Example

A participant participated in 2 certificates with annualised contributions for each certificate as below:

No.	Plan Name	Annualised Contribution
1.	IKHLAS Bersama	RM10,000
2.	IKHLAS Bersama	RM3,000

Campaign Reward:

Certificate	Plan Name	Campaign Reward	Total Cashback Reward
1	IKHLAS Bersama	$8\% \times \text{RM}10,000 = \text{RM}800$	RM800
2	IKHLAS Bersama	$8\% \times \text{RM}3,000 = \text{RM}240$	*RM200
Total			RM1,000

*Note:

Final Cashback Amount =

Maximum Cashback Amount – Cashback Amount for Certificate 1 = RM1,000 – RM800 = RM200

- b. Ad hoc Top-up (if any) will not be factored in the Campaign Reward.
- c. If any revision to the contribution amount is effective after the certificate is in force, the Campaign Reward will be based on the lower of the following:
 - initial annual Takaful Contribution; or
 - current annual Takaful Contribution.
- d. The cashback reward will be credited to the bank account provided during the proposal submission. Any changes to the bank account details must be submitted by 30th April 2026.
- e. For all eligible certificates, the Campaign Reward will be credited into the participant's bank account no later than 31st July 2026. The participant will be notified after the Campaign Reward has been fulfilled.
- f. The Campaign Reward will be credited to the participants' PIF without prior notice to the participant, if:
 - Unsuccessful crediting of Campaign Reward due to invalid identification number, invalid bank account details or invalid bank account status; or
 - Any other reasons that result in the unsuccessful crediting of Campaign Reward.
- g. Takaful IKHLAS may decline the fulfilment of the Campaign Reward and reserves the right to recover the Campaign Reward credited into the participant's bank account and/or deduct the credited amount from the Participant's Individual Fund (PIF) if any of the Campaign terms and conditions are not fulfilled.
- h. No appeal, complaint or claim will be entertained if the certificate does not fulfil Campaign terms and conditions.

- i. By participating in this Campaign, the participant is taken to have read, understood and agreed to be bound by these terms and conditions, and accepted that all decisions by Takaful IKHLAS are final and binding. The participants may seek clarification from Takaful IKHLAS should any of the terms and conditions are not fully understood.
- j. By participating in this Campaign, the participant agrees and consent to allow his/her personal data being collected, processed and used by Takaful IKHLAS in accordance with Takaful IKHLAS Privacy Notice, which may be viewed on www.takaful-ikhlas.com.my ("Takaful IKHLAS Privacy Notice").
- k. Takaful IKHLAS reserves the right at its discretion to change, suspend, extend or terminate this Campaign in whole or in part and reserves the right to add, delete or modify any of the terms and conditions of this Campaign at any time, which may be communicated through any channel or mode(s) of communication determined appropriate by Takaful IKHLAS without prior notice to the participant and the participant agrees to be bound by such changes.
- l. Takaful IKHLAS may disqualify/reject any participant who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- m. These 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.