

## Campaign Terms and Conditions

1. This “IKHLAS Value Term Reward Campaign” is organized by Takaful Ikhlas Family Berhad (“Takaful IKHLAS”).
2. Campaign Period: 16<sup>th</sup> June 2026 – 16<sup>th</sup> July 2026, both dates inclusive.
3. Campaign Eligibility:
  - a. The Campaign is open to all takaful participants who participated in a new certificate for IKHLAS Value Term during the Campaign Period with the following requirement:

Campaign Eligibility	Reward
Coverage Term 30 or 35 years	*RM100 Touch ‘n Go eWallet (first 20 participants)
Minimum Sum Covered RM300,000 with Coverage Term 30 or 35 years	*RM150 Touch ‘n Go eWallet (first 20 participants)

*\*Note: Terms and Conditions apply. Eligible certificate is based on the commencement date*

- b. The proposal must be submitted during the Campaign Period, and the certificate must be in force on or before 23<sup>rd</sup> July 2026.
  - c. Takaful IKHLAS agents are not eligible to participate in the Campaign.
  - d. Prior to the email issuance of the Campaign Reward (Touch ‘n Go eWallet voucher) to the participants, the certificate must be in force.
4. Campaign Reward:
  - a. The participant will be entitled to a one-time Campaign Reward in the form of a Touch ‘n Go eWallet voucher, subject to eligibility. Notwithstanding the number of eligible certificates participated by the participant, the Campaign Reward per participant is as follows:

Campaign Eligibility	Campaign Reward Limit
Coverage Term 30 or 35 years	*RM100 for the first twenty (20) participants
Minimum Sum Covered RM300,000 with Coverage Term 30 or 35 years	*RM150 for the first twenty (20) participants

*\*Note: Terms and Conditions apply. Eligible certificate is based on the commencement date.*

### **Example 1**

A participant participated in 2 certificates with the same sum covered but different coverage term is entitled to the reward as follows:

Certificate	Plan Name	Sum Covered	Campaign Reward	Total Reward
1	IKHLAS Value Term (Coverage Term 30)	RM300,000	RM150 per participant	RM150
2	IKHLAS Value Term (Coverage Term 35)	RM300,000	Not eligible	*RM0
Total				RM150

\*Note:

The final reward for Certificate 2 is not eligible, as the Touch 'n Go eWallet reward is limited to one (1) participant per certificate, regardless of the number of person covered, and is subject to eligibility, terms, and conditions.

### **Example 2**




A participant participated in 1 certificate with a sum covered below RM300,000 with coverage term less than 30 or 35 years:

Plan Name	Sum Covered	Campaign Reward
IKHLAS Value Term (Coverage Term 20)	RM250,000	Not eligible

- b. Ad hoc Top-up (if any) will not be factored in determining the Campaign Reward.
- c. All payment mode is acceptable for this Campaign (monthly, quarterly, semi-annually, annually).
- d. The Campaign Reward will be directly credited to the participant's Touch 'n Go eWallet voucher and will be notified through participant's registered email address provided during the proposal submission.
- e. For all eligible certificates, the Campaign Reward will be emailed to the participant no later than 30<sup>th</sup> July 2026. The participant will be notified after the Campaign Reward has been fulfilled.
- f. The Campaign Reward shall be deemed forfeited and Takaful IKHLAS shall not be liable if the reward is not successfully credited due to an invalid or incorrect phone number provided by the participant.
- g. The Campaign Reward will only be credited to the eligible certificates that fulfilled the terms and conditions of this Campaign.

- 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](http://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.*

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