



Get Protected & Win Big!

Sign up for **IKHLAS Bersama** today and grab a Touch 'n Go eWallet voucher!

Campaign Period:

28th JULY - 31st AUGUST 2026

New certificate shall be in force by 7th September 2026

IKHLAS Bersama Reward Campaign

Campaign Eligibility	Reward
- Minimum Annualised Contribution: RM2,200 - Minimum coverage term: 20 years	*RM100 Touch 'n Go eWallet (First 20 participants)
- Minimum Annualised Contribution: RM2,500 - Minimum coverage term: 20 years	*RM200 Touch 'n Go eWallet (First 10 participants)

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

Campaign Terms and Conditions

1. This “IKHLAS Bersama Reward Campaign” is organized by Takaful Ikhlas Family Berhad (“Takaful IKHLAS”).
2. Campaign Period: 28th July 2026 – 31st August 2026, 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 requirement:

Campaign Eligibility	Reward
• Minimum Annualised Contribution: RM2,200 • Minimum coverage term: 20 years	*RM100 Touch ‘n Go eWallet (First 20 participants)
• Minimum Annualised Contribution: RM2,500 • Minimum coverage term: 20 years	*RM200 Touch ‘n Go eWallet (First 10 participants)

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

- b. Participants who participated in more than one certificate are eligible to receive more than one reward, provided they meet the campaign's eligibility requirements.
 - c. The proposal must be submitted during the Campaign Period.
 - d. The reward will be paid to the first 10 or 20 participants based on sequence of submission, provided the certificate must be in force on or before 7th September 2026.
 - e. Takaful IKHLAS agents are not eligible to participate in the Campaign.
 - f. 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. Each participant will be entitled to receive a Campaign Reward in the form of a Touch ‘n Go eWallet voucher for each eligible certificate, subject to meeting the campaign eligibility requirements. Participants who qualify under more than one eligible certificate may receive more than one Campaign Reward. The Campaign Reward for each eligible certificate is as follows:

Campaign Eligibility	Campaign Reward Limit
IKHLAS Bersama with minimum annualised Contribution RM2,200 and minimum coverage term 20	*RM100 for the first twenty (20) participants
IKHLAS Bersama with minimum annualised contribution RM2,500 and minimum coverage term 20	*RM200 for the first ten (10) participants

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

Example 1

A participant participated in 2 certificates with annualised contributions and a coverage term 20 years and above for each certificate will be entitled to the reward as follows:

Certificate	Plan Name	Annualised Contribution	Campaign Reward
1.	IKHLAS Bersama (Coverage Term 20)	RM10,000	RM200 per participant
2.	IKHLAS Bersama (Coverage Term 30)	RM2,400	RM100 per participant
Total			RM300

**Note: Participants are eligible to receive more than one reward, provided they comply with the terms and conditions*

Example 2

A participant participated in 1 certificate with minimum annualised contribution RM2,200 with coverage term less than 20 years:

Plan Name	Annualised Contribution	Campaign Reward
IKHLAS Bersama (Coverage Term 10)	RM2,200	Not eligible

- b. Ad hoc Top-up (if any) will not be factored in determining the Campaign Reward.
- c. All payment mode of contributions 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 14th September 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 participants agreed that they have read, understood and agreed to be bound by the 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.

