

Campaign Terms and Conditions

1. This “RM100 Touch ‘n Go eWallet Raya Campaign” is organized by Takaful Ikhlas Family Berhad (“Takaful IKHLAS”).
2. Campaign Period: 1st February 2026 – 28th February 2026, both dates inclusive.
3. Campaign Eligibility:

- a. The Campaign is open to all takaful participants who participated in a new certificate for IKHLAS Dariku with IKHLAS Lestari during the Campaign Period with the following Minimum Annualised Contribution:

Plan Name	Minimum Annualised Contribution
IKHLAS Dariku	RM2,000
IKHLAS Lestari	RM120

Table A

- b. The proposal must be submitted during the Campaign Period, and the certificate must be in force on or before 7th March 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 fulfil the followings:
 - The certificate must be in force and active with no partial withdrawal performed on the certificate.
 - 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 RM100 Touch ‘n Go eWallet voucher, subject to eligibility and limited to the first 100 in-force certificates. Notwithstanding the number of eligible certificates participated by participant, the Campaign Reward per participant is as follows:

Product	Campaign Reward Limit
IKHLAS Dariku with IKHLAS Lestari	RM100

Example 1

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

No.	Plan Name	Annualised Contribution
1.	IKHLAS Dariku with IKHLAS Lestari	RM5,000 (IKHLAS Dariku = RM4,400 and IKHLAS Lestari = RM600)
2.	IKHLAS Dariku with IKHLAS Lestari	RM3,000 (IKHLAS Dariku = RM2,880 and IKHLAS Lestari = RM120)

Campaign Reward:

Certificate	Plan Name	Campaign Reward	Total Reward
1	IKHLAS Dariku with IKHLAS Lestari	RM100 per participant	RM100
2	IKHLAS Dariku with IKHLAS Lestari	Not eligible	*RM0
Total			RM100

*Note:

The final reward amount for Certificate 2 is not eligible, as the RM100 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 annualised contribution as below:

No.	Plan Name	Annualised Contribution
1.	IKHLAS Dariku with IKHLAS Lestari	RM2,020 (IKHLAS Dariku = RM1,900 and IKHLAS Lestari = RM120)

Campaign Reward:

Certificate	Plan Name	Campaign Reward	Total Reward
1	IKHLAS Dariku with IKHLAS Lestari	Not eligible	*RM0
Total			RM0

*Note:

The final reward for Certificate 1 is not eligible as IKHLAS Dariku Annualised Contribution is lesser than RM2,000.

- b. Ad hoc Top-up (if any) will not be factored in the Campaign Reward.
- c. All payment mode is acceptable for this Campaign (monthly, quarterly, semi-annually, annually).
- d. If the contribution payment is not on annual mode, the Annualised Contribution will be used as the basis for calculation of the Campaign Reward.

Example 1:

- IKHLAS Dariku with monthly contribution of RM500
- Include IKHLAS Lestari with a monthly contribution of RM10
- Campaign Reward:
 - RM100 (Touch n' Go eWallet voucher)

Example 2:

- IKHLAS Dariku with quarterly contribution of RM750
 - Include IKHLAS Lestari with a monthly contribution of RM10
 - Campaign Reward:
 - RM100 (Touch n' Go eWallet voucher)
- e. 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.
- f. The Campaign Reward will be issued in the form of a Touch 'n Go eWallet voucher and will be sent to the participant's registered email address provided during the proposal submission.
- g. For all eligible certificates, the Campaign Reward will be emailed to the participant no later than 16th March 2026. The participant will be notified after the Campaign Reward has been fulfilled.
- h. The Campaign Reward shall be deemed forfeited and Takaful IKHLAS shall not be liable under the following circumstances:
- The participant fails to redeem the Touch 'n Go eWallet reward within the validity period stated in the notification email; or
 - The notification email is not successfully delivered due to an invalid or incorrect email address provided by the participant.
- i. The Campaign Reward will only be emailed to the eligible certificates that fulfilled the terms and conditions of this Campaign. Takaful IKHLAS reserves the right to recover the Campaign Reward which has been redeemed into the participant's Touch 'n Go eWallet by deducting the amount from the Participant's Individual Fund (PIF) if any of the Campaign terms and conditions are not fulfilled.
- j. No appeal, complaint or claim will be entertained if the certificate does not fulfil Campaign terms and conditions.
- k. 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.
- l. 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").
- m. 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.

- n. *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.*
- o. *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.*

TAKAFUL IKHLAS FAMILY BERHAD (200201025412) (593075-U)

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