

Campaign Terms and Conditions

1. This “IKHLAS Medik Reward Campaign” is organized by Takaful Ikhlas Family Berhad (“Takaful IKHLAS”).
2. Campaign Period: 16th April 2026 – 30th April 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 with IKHLAS Medik during the Campaign Period.
 - b. The proposal must be submitted during the Campaign Period, and the certificate must be in force on or before 7th May 2026.
 - c. Takaful IKHLAS agents are not eligible to participate in the Campaign.
 - d. The certificate must be in force and active with no partial withdrawal performed on the certificate until the recipients of Campaign Reward (Touch ‘n Go eWallet voucher) are announced via email notification.
4. Campaign Reward:
 - a. Participants 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:

Product	Campaign Reward Limit
IKHLAS Bersama with IKHLAS Medik (Deductible 500)	RM100 for the first 20 participants
IKHLAS Bersama with IKHLAS Medik (Deductible 10,000)	RM300 for the first 10 participants

Example 1

A participant participated in 2 certificates with different deductible plan for each certificate entitle to the reward as follows:

No.	Plan Name	Campaign Reward
1.	IKHLAS Bersama with IKHLAS Medik (Deductible 500)	RM100 per participant
2.	IKHLAS Bersama with IKHLAS Medik (Deductible 10,000)	RM300 per participant
	Total	RM400

Example 2

A participant participated in 1 certificate without IKHLAS Medik is attached:

Plan Name	Campaign Reward
IKHLAS Bersama (Without IKHLAS Medik)	Not eligible
Total	RM0

- b. All payment mode of contributions is acceptable for this Campaign (monthly, quarterly, semi-annually, annually).
- c. Any revision to the payment mode made before the Campaign Reward is awarded will not affect eligibility to receive the campaign reward.
- d. The Campaign Reward will be 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.
- e. For all eligible certificates, the Campaign Reward will be emailed to the participant no later than 14th May 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 under the following circumstances:
- The participant fails to redeem the Touch 'n Go eWallet reward within the validity period stated in the notification email;
 - The notification email is not successfully delivered due to an invalid or incorrect email address provided by the participant.
- g. 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 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 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

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