

Campaign Terms & Conditions:

- The following Terms & Conditions shall apply to Fi Life Sdn Bhd's ("FIL") i-MULA 50 Rebate Campaign (hereinafter referred to as "the Campaign") which shall be held from **12:00AM on 17/09/2024 to 11:59PM on 17/10/2024** (hereinafter referred to as "Campaign Period").
- By participating in this Campaign, you hereby agree to be bound by the following Terms and Conditions.
- The Campaign's Terms and Conditions shall only apply to purchases of life insurance plans (including Tokio Marine Life Insurance Malaysia Bhd's level term insurance product) made during Campaign Period.
- A one-time rebate of RM50.00 ("the Reward") shall be given to eligible participants ("Participant") for purchases made during Campaign period using the promo code **IMULA50**.
- To qualify for the reward, a minimum of RM25.00 payment of premium is required, and the annual premium of the life insurance policy being purchased must be at least RM75.00.
- The Reward is exclusively for new policies and cannot be applied to the renewal of existing policies.
- The Reward is withdrawn and will no longer be valid if Participant cancels the Policy within the 15 days free look period.
- The Reward is only payable to the cardholder ("Payor").
- The Payor will receive the Reward within 45 days from the date of purchase.
- The Reward will be paid to the Payor via direct bank transfer.
- Participant is expected to provide Payor's bank details when asked by FIL, for the purpose of rebate payment via direct bank transfer.
- The reward is not exchangeable or replaceable under any circumstances.

General Terms & Conditions

- By participating in the Campaign, Participants are deemed to have agreed to be bound by these Terms & Conditions. FIL's decision on all matters relating to the Campaign is final, binding and conclusive. No correspondence, queries or appeals will be entertained.
- FIL reserves the right to cancel, terminate, suspend or extend the Campaign with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by FIL shall not entitle any of the Participants to any claim or compensation against FIL for any losses or damages suffered or incurred by the Participants as a direct or indirect result of the cancellation, termination or suspension.
- FIL reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions at any time with or without prior notice. Any variation, additions, deletions or amendments to the Terms and Conditions herein shall be binding on the Participants and be deemed to be brought to the attention of the Participants through any notice via email or website, if applicable.
- FIL shall not be held liable and/or responsible for any loss, damage or any other form of liability (including indirect, consequential or economic losses, loss of profits, and loss of opportunity) in whatsoever nature and howsoever arising or suffered by any Participants directly or indirectly from the Campaign.
- FIL shall not be held liable for any default of its obligation under the Campaign due to any force majeure event which include but is not limited to an act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of FIL.

- This Campaign shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.