

Experience Allianz | 25th Anniversary Edition Terms and Conditions

Experience Allianz | 25th Anniversary Edition ("**Campaign**") is organised by **Allianz Life Insurance Malaysia Berhad** ("**Allianz Life**") and participation in this Campaign is subject to the terms and conditions herein.

Part A: Campaign Period & Eligibility

1. This Campaign will commence from 5 October 2026 to 31 October 2026, both dates inclusive ("**Campaign Period**"). Notwithstanding the aforesaid, Allianz Life reserves the right to change the Campaign Period without prior notification.
2. This Campaign is open to selected customers who previously participated in the Experience Allianz Campaign 2025 and were issued with the complimentary coverage under the said campaign ("**Eligible Customers**"), subject to the eligibility criteria set out herein.
3. To be eligible for the Campaign, the customer must fulfil all the following criteria:
 - (a) was an eligible participant of the Experience Allianz Campaign 2025 and was issued with the complimentary coverage under the said campaign;
 - (b) is aged between 18 and 40 years old on its second policy; and
 - (c) has not opted out of the complimentary coverage offered under Experience Allianz Campaign 2025.
4. Allianz Life reserves the right to determine the eligibility of each customer based on Allianz Life's records and the applicable Campaign criteria.

Part B: Steps to Participate in this Campaign

1. To participate in this Campaign, Eligible Customers must complete the following steps: -

Step 1

Access the Campaign webpage via the link provided by Allianz Life through the Campaign communication: az.my/experienceaz

Step 2

Provide the required information on the Campaign webpage.

Step 3

Read and agree to the Campaign Terms and Conditions and provide consent to receive a one (1)-year complimentary renewal of the Allianz Kasih4All coverage under this Campaign.

Step 4

Click the "Submit" button to submit your participation no later than 31 October 2026.

2. By participating and providing the Eligible Customer's **consent**, the Eligible Customers acknowledge and agree to the terms and conditions of this Campaign and authorises Allianz Life to proceed with the one (1)-year complimentary renewal of the applicable Allianz Kasih4All coverage, subject always to the terms and conditions of this Campaign and the policy.
3. The one (1)-year complimentary renewal under this Campaign will be provided at no cost to the Eligible Customer. For the avoidance of doubt, the Eligible's Customer's acceptance and consent to the complimentary renewal is strictly for an additional term and will not result in any automatic renewal, continuation or extension of coverage beyond the complimentary renewal period. Any future renewal or continuation of coverage shall be subject to Allianz Life's sole discretion and the usual renewal process, the applicable terms and conditions of the policy.

Part C: Campaign Benefits

Complimentary one (1)-year extension Allianz Kasih4All Plan 1 Coverage

1. Each Eligible Participant will be entitled to a complimentary one (1)-year Allianz Kasih4All Plan 1 Coverage as set out below:

Benefit	Death due to Non-Accidental causes ¹ : RM10,000 Death due to Accidental causes: RM15,000 ¹ If death due to non-accidental causes occurs during the first six (6) months from the date of the policy, the benefit payable shall be limited to the Premium paid under the policy only.
Coverage Validity Period	The coverage term for the complimentary coverage is up to one (1) year from the date of the policy.
Policy Renewal	The Eligible Participant may choose to renew for the Allianz Kasih4All Plan at own cost for subsequent policy year. Allianz will notify the Eligible Participant of the Premium rate by giving the Eligible Participant at least three (3) months' written notice prior to the next policy anniversary.
Claims Submission	The proof of the Eligible Participant's age is required prior to payment of any benefit under the policy issued pursuant to this Campaign. The Eligible Participants may visit

	www.allianz.com.my for the claims guide and are advised to submit their claim (if any) to Allianz Life as soon as possible.
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2. The coverage is subject to the terms and conditions specified in the policy contract. Each Eligible Participant will receive the policy contract via MyAllianz within thirty (30) calendar days from the date the Eligible Participant submit his/her participation in accordance with Part B above.
3. Each Eligible Participant is only entitled to receive only one (1) complimentary one (1)-year Allianz Kasih4All Plan 1 Coverage under this Campaign. For further information about Allianz Kasih4All, please go to: <https://www.allianz.com.my/personal/life-health-and-savings/life-protection/kasih4all-bm.html>

Part D: General Terms and Conditions

1. By participating in this Campaign, the Eligible Participants hereby agree to be bound by these terms and conditions stipulated herein and all decisions made by Allianz Life shall be final and conclusive and absolute and no appeals and related correspondence in relation to the decisions of Allianz Life will be entertained.
2. Allianz Life reserves the absolute right and discretion to disqualify the Eligible Participant in the following events:
 - (a) the Eligible Participant fails to comply with the terms and conditions of this Campaign stipulated herein;
 - (b) the authenticity of this Campaign entry by the Eligible Participant is questionable in the opinion of Allianz Life;
 - (c) the Eligible Participant is found or suspected to have done anything which is in conflict with this Campaign and/or its process or the operations of it, including but not limited to fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the participation of this Campaign or if found to be linked or exposed to the conducts of money laundering and sanctions at any point of time; and
 - (d) the Eligible Participant is found or suspected to have provided any information that is untrue, inaccurate and/or incomplete.

For the avoidance of doubt, the above list of events is non-exhaustive. Allianz Life is entitled to exercise its rights and discretion as it deems fit and reasonable.

3. Allianz Life shall not be liable for any loss or damage whatsoever suffered by the Eligible Participants, whether directly or indirectly, arising out of or in connection with this Campaign.

4. Allianz Life reserves the absolute right and discretion to cancel, terminate or suspend this Campaign or vary its terms and conditions without any prior notice or reason. For avoidance of doubt, the Eligible Participants hereby agree that they are not entitled to any form of compensation whatsoever arising from all losses or damages incurred as a direct or indirect result of the said cancellation, termination, suspension, or variation by Allianz Life.
5. By participating in this Campaign, the Eligible Participants agree and consent to allow their personal data being collected, processed and used by Allianz Life in accordance with the Personal Data Protection Act 2010. In addition, the Eligible Participants agree and consent to their personal data or information being collected, processed and used by Allianz Life, Allianz Malaysia Berhad and Allianz General Insurance Company (Malaysia) Berhad ("Allianz Group of Companies") for following purposes:
 - Operations and administrative process of this Campaign;
 - Update Allianz Life's records;
 - Market research and statistical analysis and surveys with the aim of improving Allianz Life products and services;
 - For marketing and promotional purposes by Allianz Group of Companies; and
 - For any purposes required by law or regulation.
6. If the Eligible Participants wish to cease receiving any marketing material or no longer wish to be contacted for marketing and promotional purposes, please send an email to customer.service@allianz.com.my. Please note that it will take up to two (2) weeks to comply with such request.
7. The terms and conditions herein shall prevail over any inconsistent terms, conditions or representations contained in any other materials, including but not limited to promotional or advertising materials, for this Campaign.
8. The terms and conditions of this Campaign shall be governed and interpreted in accordance with the laws of Malaysia and are subject to the exclusive jurisdiction of the courts in Malaysia.

Terms & Conditions last updated: 1 October 2026