

Jom Happy, Double Rewards Campaign Terms and Conditions

The “Jom Happy, Double Rewards Campaign” (“**Campaign**”) comprising the Kawan Sign-Up Bonus Referral Program and Double Rewards Program is organized by Allianz Life Insurance Malaysia Berhad (“**Allianz Life**”), subject to the terms and conditions herein

Part A: Campaign Period

1. This Campaign will run from 01 January 2026 to 31 December 2026, both dates inclusive (“**Campaign Period**”).
2. The cut-off time and date to participate in this Campaign is at 23.59pm on 31 December 2026.
3. Allianz Life reserves the right to vary or change the Campaign Period at any time without prior notification. Unless the Campaign Period is extended by Allianz Life, any participation beyond the Campaign Period will be disregarded.

Part B: Main Eligibility Criteria

The Campaign is open to any individual who fulfill the following criteria (“**Eligible Participant**”):

- a. Aged eighteen (18) years old and above (as at the commencement of the Campaign);
- b. Must be a MyAllianz user. Any individual who has yet to register as a MyAllianz user can visit MyAllianz portal at <https://allianz.com.my/customer> or download the MyAllianz App via Google Play Store or Apple Store to register for a MyAllianz account before the end of the Campaign Period;
- c. Must purchase any of the Allianz Life insurance products as listed below (“**Allianz Life WSM Product**”) during the Campaign Period, subject to Allianz Life’s underwriting requirements, and provided that the application of the Allianz Life WSM Product is submitted and the requisite premium paid and its policy issued within the Campaign Period:
 - i. Allianz FlexMed Choice, with a minimum annual premium of RM135; or
 - ii. Allianz InsurePlus with Critical Plus rider.

Part C: Kawan Sign-Up Bonus Referral Program

1. Kawan Sign-Up Bonus Referral Program (“Referral Program”) Requirements: -

- a. This Referral Program is open to any individual who fulfills the requirements under item a & b of Part B: Main Eligibility Criteria and refers any Eligible Participant during the Campaign Period (“**Introducer**”).

- b. The Eligible Participant who is referred by an Introducer under this Referral Program must fulfill all requirements of Part B:Main Eligibility Criteria and the following condition ("**Referee**"):
- i. is a new or existing Allianz Life individual customer who purchases any of the Allianz Life WSM Products during the Campaign Period; or
 - ii. is an existing Allianz Life individual customer with any active Allianz Life WSM Product who purchases a new policy of any of the Allianz Life WSM Product for him/herself or Immediate family member(s) during the Campaign Period. "Immediate family member(s)" shall mean the policyholder's legal spouse and children.
- c. The Referee must be the policyholder of the Allianz Life WSM Product purchased during the Campaign Period.
- d. The Introducer and Referee are not allowed to exchange referrals for each other's applications.
- e. Any Allianz Life Intermediary is not eligible to participate in this Referral Program. "Allianz Life Intermediary" shall mean any Allianz Life Changers, Corporate Agents, Financial Advisors and Brokers.

2. Steps to Participate: -

To participate in this Referral Program, each Introducer must complete the following steps:

Step 1:

- Scan the QR Code from the Referral Program flyer and fill in the required information via an online form on the "Campaign" page in the Allianz Malaysia's Corporate Website.

Step 2:

- Each Introducer needs to provide his/her particulars and the Referee's particulars (as per their respective NRIC/Passport) in the online form.

Step 3:

- Each Introducer shall read all of the terms and conditions and click "Agree" button in the online form to acknowledge the same. Thereafter, click the "Submit" button to submit the entry for this Referral Program.

Part D: Double Rewards Program

1. Double Rewards Program ("Rewards Program") Requirements: -

This Rewards Program is open to:

- a. any Referee under the Referral Program; and
- b. any Eligible Participant who is not a Referee under the Referral Program and fulfills all requirements under Part B: Main Eligibility Criteria and the following condition (“**Eligible Customer**”):
 - i. is a new or existing Allianz Life individual customer who purchases any Allianz Life WSM Products during the Campaign Period; or
 - ii. is an existing Allianz Life customer with any active Allianz Life WSM Product who purchase a new policy of any of the Allianz Life WSM Product for him/herself or Immediate family member(s) during the Campaign Period. “Immediate family member(s)” shall mean the policyholder’s legal spouse and children.
- c. Each Referee and Eligible Customer must be the policyholder of the Allianz Life WSM Product purchased during the Campaign Period.

2. Steps to Participate: -

To participate in the Rewards Program, each Referee and Eligible Customer must complete the following steps:

Step 1:

- Scan the QR Code from the Rewards Program flyer and fill in the required information via an online form on the “Campaign” page in the Allianz Malaysia’s Corporate Website

Step 2:

- Each Referee needs to provide his/her particulars and Introducer particulars (as per NRIC/Passport) in the online form.
- For Eligible Customer, he/she needs to update his/her particulars (as per NRIC/Passport) in the online form.

Step 3:

- Each Referee and Eligible Customer shall read all of the terms and conditions and click “Agree” button in the online form to acknowledge the same. Thereafter, click the “Submit” button to submit the entry for this Rewards Program.

Part E: Rewards

1. Each Introducer and Referee under the Referral Program and the Referee and Eligible Customer who fulfilled all requirements under Part B and Part C (for participation in Referral Program) or Part D (for participation in the Rewards Program) (“**Awardee**”), will each be awarded with a Touch ‘n Go eWallet Reload Pin (“**Reward**”) as follows:

Category	Allianz Life WSM Product	Reward	Awardee
Kawan Sign-Up Bonus Referral Program	Any plan for Allianz FlexMed Choice or Allianz InsurePlus and Critical Plus	RM20 Touch 'n Go eWallet Reload Pin	Introducer & Referee
Double Rewards Program	Allianz FlexMed Choice only	RM20 Touch 'n Go eWallet Reload Pin	Referee / Eligible Customer
Double Rewards Program	Allianz InsurePlus and Critical Plus only	RM20 Touch 'n Go eWallet Reload Pin	Referee / Eligible Customer
Double Rewards Program	Any plan for Allianz FlexMed Choice + Allianz InsurePlus and Critical Plus	RM80 Touch 'n Go eWallet Reload Pin	Referee / Eligible Customer

2. The Reward will be credited to the Awardees which will be fulfilled via their MyAllianz account at the end of the following month.
3. Awardees will be notified via email after the Reward fulfilment has been completed.
4. The Reward is not transferable and/or exchangeable for cash.
5. Allianz Life will not be liable and/or be required to offer any replacement of the Reward or compensate the Awardees under any circumstances, including but not limited to:
 - a. incorrect redemption of the Reward;
 - b. discontinued or cancelled Reward;
 - c. improper use of Reward;
 - d. inability to redeem the Reward due to technical issues; or
 - e. loss, theft, fraud, or expiry of the Reward.
6. The use and redemption of the Reward is subject to the terms and conditions of [Touch 'n Go eWallet Reload PIN](#) or as stipulated by the issuing company, namely Touch 'n Go Sdn. Bhd.
7. Any costs and expenses incurred for the purpose of collecting the Reward, if any, shall be solely borne by the Awardees.
8. The Reward are not exchangeable for cash and/or transferable to any other person.
9. The Reward cannot be reissued/extended/replaced for any reason whatsoever.
10. Any Reward is accepted entirely at the risk of the Awardee and Allianz Life excludes all liabilities for representations and warranties in connection with any of the Reward to the extent permitted by law.
11. Allianz Life reserves the absolute right to change and/or substitute the type, value and quantum of Reward for this Campaign at any time without prior notice or reason.
12. The decisions made by Allianz Life are final and no appeals and related correspondence will be entertained.

Part F: 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, conclusive, absolute, 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 Participants in the following events:-
 - (a) the Eligible Participants fails to comply with the Terms and Conditions of this Campaign stipulated herein;
 - (b) the authenticity of this Campaign entry by the Eligible Participants 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 be 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 Participant, 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 including but not limited to Campaign Period, eligibility criteria, Campaign requirements, participations steps, Reward or Awardee selection 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:
 - (a) For the purpose of this Campaign including but not limited to operations and administrative process;
 - (b) Update Allianz Group of Companies records;

- (c) Market research and statistical analysis and surveys with the aim of improving Allianz Group of Companies products and services;
 - (d) For marketing and promotional purposes by Allianz Group of Companies; and
 - (e) For any purposes required by law or regulation.
6. The details submitted by the Eligible Participants for the purpose of this Campaign will be collected, processed and used in accordance with Allianz Malaysia's Privacy Statement which is available at: <https://www.allianz.com.my/privacy-statement>.
 7. When using the Eligible Participants' details for the purposes stated above, Allianz Life may need to disclose it to agents of Allianz Group of Companies and/or third-party service providers. When this happens, Allianz Life will require those parties to handle Participants', Shortlisted Participants' or Winners' details using the same level of care that Allianz Life applies to the same. Allianz Life will also require them to only use Participants' or Winners' details according to Allianz Life's instructions.
 8. If the Eligible Participants wish to cease receiving any marketing materials 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 two (2) weeks to comply with such request.
 9. This Contest is in no way sponsored, endorsed, administered by, or associated with Touch 'n Go Sdn. Bhd.
 10. 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.
 11. 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 and Conditions last updated: 12 December 2025