

PESTA KAAMATAN TERMS AND CONDITIONS

1. This Pesta Kaamatan Campaign (“**Campaign**”) is organised by MCIS Insurance Berhad (“**MCIS Life**”) and will run from 29th May 2024 to 31st August 2024, both dates inclusive (“**Campaign Period**”).
2. By virtue of signing up with insurance policy, the customer absolutely and unconditionally accepts and agrees to all the terms & conditions stipulated herein and hereby consent for their personal data to be shared with MCIS Life for the purpose of signing up with any of MCIS Life insurance policy.
3. Please refer to our product brochures for more details and read through the important features of the policy to ensure suitability to your needs before signing up for any policy.
4. The first five hundred (500) insurance policy successfully registered with MCIS Life and fulfills the following requirements will be entitled to receive Boost E-wallet credit valued at RM100 (“**Giveaway**”). The requirements are as follows:
 - a. Giveaway is applicable for each policy that is in force;
 - b. This Campaign is only applicable to customers who has a registered Boost e-wallet account with a valid Malaysian registered mobile number; and
 - c. Sign-up for any MCIS Life policy with a minimum annual premium of RM1,800 per policy during the Campaign Period.
5. The RM100 Boost E-wallet will be credited directly to eligible customers’ Boost accounts within two (2) months after the conclusion of the campaign. To qualify for the e-wallet credit, customers must:
 - a. Submit their applications within the campaign period; and
 - b. Provide a mobile number registered under their name, as per their National Registration Identity Card (NRIC). Customers who sign up during the campaign period are eligible, even if their policies start after the campaign concludes.

If the policy in-force date occurs after the campaign period, customers who apply during the campaign will still be eligible for the e-wallet credit. For applications submitted toward the end of the campaign, the e-wallet credit will be issued within two (2) months from the policy in-force date, provided the application is received during the campaign period.
6. This Giveaway is non-transferable and must be utilized within one (1) year from the date the Giveaway is credited into the customer’s e-wallet account. Any unutilized amount shall expire and be automatically forfeited without further notice and the Customers shall have no claim whatsoever against MCIS Life or Boost.

7. This Giveaway is not exchangeable for cash and is not applicable to policyholders with surrender or lapse policies within the past six (6) months.
8. The Giveaway is subject to availability and therefore MCIS Life reserves the right to substitute or replace the Giveaway with any other e-wallet or reward of similar value at its sole discretion without any prior notice.
9. Customers that register for an insurance policy within this campaign will not be entitled to other MCIS Life customer rewards from other campaign(s) which is/are running concurrently with this Campaign, if any.
10. MCIS Life reserves the right to amend the terms and conditions, cancel, terminate, or suspend this Campaign without any prior notice.
11. MCIS Life's decision on any and/or all matters relating to this Campaign shall be final and conclusive.
12. MCIS Life shall have proprietary rights over all data provided for the purpose of this campaign and such data shall be subject to the Personal Data Protection Act 2010.
13. The terms and conditions of this Campaign shall be construed, governed, and interpreted in accordance with the laws of Malaysia.
14. MCIS Life, its affiliates, subsidiaries, employees, representatives, distributors, and dealers shall not be held liable for any losses or damages whatsoever suffered or sustained directly or indirectly by the customers as a result of their participation in this Campaign or with any of the gift card offered or forfeited.