

Bonus Enrich Miles for New Sign Up of AXA Affin Life Insurance Digital Products

Terms and Conditions

A. Duration

1. The **Bonus Enrich Miles for New Sign Up of AXA Affin Life Insurance Digital Products** (“Campaign”) is organised by Malaysia Airlines Berhad (“Organizer”) and will run from 20 January 2021 until 19 April 2021, inclusive of both dates (“Campaign Period”). However the Organizer reserves the right to end the Campaign earlier than 19 April 2021.

B. Eligibility and Participation

1. Any person who has fulfilled the criteria below is eligible to participate in this Campaign (“Participant”):
 - a. Be an Enrich member. Non-member can register for membership via Malaysia Airlines website at <https://www.enrich.malaysiaairlines.com/EnrichWebsite/signup>;
 - b. Enrich member who are **Malaysian** citizens and with address in Malaysia.

C. Definition of Terms

“**Policy Holder**” means a Participant who purchased Qualifying AXA Affin Insurance Product (“Qualifying Product”) via dedicated landing page and then become a policy holder of that purchased Insurance;

“**Qualifying Product(s)**” means AXA Affin Insurance products that are featured in Enrich’s dedicted landing page;

“**Free-look Period**” means free cancellation period within fifteen (15) days from the date of the Policy is transmitted to the Policy Holder;

“**Successful Sign Up**” means the Participant continue to be the Policy Holder of Qualifying Product(s) after Free-look Period

D. Details of Campaign

1. This Campaign offers Bonus Enrich Miles for every Successful Sign Up of Qualifying Products via Enrich’s dedicated landing page only.
2. The Qualifying Products eligible for this Campaign are:
 - a. eMedic
 - b. eLife Protector+
 - c. eCritical Early Care
3. Every Qualifying Products offers different Bonus Enrich Miles for successful sign up by the Participant, which are:
 - a. eMedic: **350 Bonus Enrich Miles**
 - b. eLife Protector+: **200 Bonus Enrich Miles**
 - c. eCritical Early Care: **200 Bonus Enrich Miles**
4. If the Participant cancels the policy within the Free-look Period (15 days from date of Policy), the Participant will not be eligible to earn Bonus Enrich Miles under this Campaign.

5. The Bonus Enrich Miles stated will only be awarded one-time per Successful Sign Up.
6. In order to ensure the Bonus Enrich Miles are credited into the Enrich Member's account, Participant will be contacted by Enrich for their Enrich Membership number confirmation via e-mail. Participant is to ensure to respond to Enrich by giving the correct Enrich Membership number and Insurance policy number within seven (7) working days.
7. The Bonus Enrich Miles will be credited within 14 working days after confirmation of Enrich Membership number in accordance with Section D.6 of the Terms and Conditions.
8. Enrich Member must complete the Insurance policy payment at AXA Affin's dedicated website.
9. New Sign Up of AXA Affin Insurance Policy that does not originate from Enrich's dedicated landing page will not be eligible to earn Bonus Enrich Miles under this Campaign.
10. Participant to contact AXA Affin Customer Service via Whatsapp at +60 17-641 8867 for any queries on Insurance policy related matters.

E. Bonus Enrich Miles

1. Bonus Enrich Miles is only eligible for the Policy Holder of Successful Sign Up of AXA Affin's Qualifying Products via Enrich's dedicated landing page.
2. The Bonus Enrich Miles is valid for three (3) years after the date of transaction.
3. The Bonus Enrich Miles earned do not count towards Elite Tier status.
4. In the event Bonus Enrich Miles do not appear in Participant's Enrich account, Participant may submit a claim to Enrich at enrich@malaysiaairlines.com with Enrich Membership number and Insurance policy number which must show the date and value of the qualifying transaction. Enrich Miles claim must be submitted within 6 months (180 days) from the date of the qualifying transaction.
5. Enrich Miles claim request (in accordance to Section E.4) will require verification by AXA Affin and if deemed qualified, the appropriate number of Enrich Miles will be credited to the Participant's Enrich account. Please allow 6 – 8 weeks for Enrich Miles to be credited into the account.
6. The Bonus Enrich Miles cannot be transferred, exchanged or sold for cash.
7. Member may email Enrich at enrich@malaysiaairlines.com for any queries related to Enrich.
8. General Enrich Terms and Conditions apply.

F. General Terms

1. All transportation, accommodation, personal costs and/or any other costs and/or related expenses that are incurred to participate in this Campaign are the sole responsibility of the Participants.
2. ORGANIZER reserves the right to use, reproduce, edit and distribute materials submitted for this Campaign for publication and/or display in any media format and any media channels without obtaining further prior permission and payment of any fees or royalty to the Participant.

3. ORGANIZER reserves the right to use the Participant's name, images, comments, materials relating to this Campaign and the results of this Campaign for the purpose of any announcement or promotional or marketing purposes in any media format and any media channels without any fee being paid. The Participant shall hold ORGANIZER free and harmless from any claims and/or liabilities whatsoever resulting from the usage or the reproduction of the submitted materials by ORGANIZER. This clause shall survive the expiration of this (Campaign Period).
4. ORGANIZER, at its sole and absolute discretion, reserves the right to disqualify any Participant and revoke or forfeit any Bonus Miles at any stage of the Campaign without prior notice if:
 - (a) The participant is not an eligible Participant;
 - (b) The Participant fails to fully comply with the Terms and Conditions stipulated herein;
 - (c) Entries are incomplete;
 - (d) The Participant breaches any of the Terms and Conditions or other rules and regulations of the Campaign or violates any applicable laws or regulations;
 - (e) ORGANIZER has, at its sole discretion, any reason whatsoever to believe that such Participant has attempted to undermine the operation of the Campaign in any way whatsoever, including but not limited to fraud, cheating or deception.
5. ORGANIZER's decision on matters relating to the Campaign shall be final and absolute. No discussion, correspondence, enquiry, appeal or challenge by any of the Participants in respect of any decision of ORGANIZER shall be entertained.
6. ORGANIZER, its affiliates, subsidiaries, agents, employees, representatives, retailers, distributors, dealers as well as its advertising, creative, media, digital, design and other creative agencies of ORGANIZER, shall not be liable for any loss or damage whatsoever suffered (including but not limited to loss of opportunities and any indirect or consequential losses) or personal injury suffered or sustained in connection with or arising from participation in this Campaign.
7. The Terms and Conditions of the Campaign shall be construed, governed and interpreted in accordance with the laws of Malaysia.
8. All rights and privileges herein granted to ORGANIZER are irrevocable and not subjected to rescission, restraint or injunction under any and all circumstances. Under no circumstances shall the Participant have the right to injunctive relief or to restrain or otherwise interfere with the organisation of the Campaign, the production, distribution, exhibition and/or exploitation of the Campaign and/or any product based on and/or derived from the Campaign.
9. ORGANIZER reserves the right at its absolute discretion to vary, delete or add to any of these Terms and Conditions without any prior notice.

10. These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional materials advertising the Campaign.
11. The main language of the Terms and Conditions shall be the English language. Any translation to any other language than English shall be for convenience only. Should there be any discrepancies between the English Terms & Conditions and the translated version, the English Terms & Conditions shall prevail.
12. By virtue of an entry to the Campaign, the Participants signify their absolute and unconditional acceptance and agreement to all the Terms and Conditions stipulated herein.
13. ORGANIZER reserves the right to cancel, terminate or suspend the Campaign without any prior notice. For the avoidance of doubt, any cancellation, termination or suspension by ORGANIZER of the Campaign shall not entitle the Participants to any claim or compensation against ORGANIZER, its agents and employees for any and all losses or damages suffered or incurred by the Participants as a direct or an indirect result of the act of cancellation, termination or suspension thereof.
14. The Insurance policy purchased by the Participant shall be governed by the Terms & Conditions of AXA Affin.
15. ORGANIZER will not be held responsible for any typographical errors or misprint under these Terms and Conditions.