



## Allianz Malaysia Member-Get-Member Campaign

### TERMS & CONDITIONS

The **Member-Get-Member Campaign** (“**Campaign**”) is organized by Allianz Life Insurance Malaysia Berhad (“**Allianz Life**”), subject to the terms and conditions herein.

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#### PART A | CAMPAIGN PERIOD

1. This Campaign will run from 1 April 2026 and will end on the earlier of the following:
  - (a) on 31 July 2026; or
  - (b) when the total Reward paid out reaches the full Ringgit Malaysia Forty Thousand (RM40,000.00) allocated under this Campaign; (“**Campaign Period**”).
2. 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.
3. No further referral claims shall be accepted or honoured after the Campaign Period has ended, regardless of the date of application submission.

#### PART B: ELIGIBILITY CRITERIA

1. This Campaign is open to all citizens or permanent residents of Malaysia who are at least eighteen (18) years old and fulfil the following conditions (“**Eligibility Criteria**”):
  - a) **Eligible Referrers**

An individual qualifies as a referrer (“**Eligible Referrer**”) if she/he:

    - i. is an existing Allianz Life individual policyholder, meaning an individual who holds at least one (1) active Allianz Life policy under his/her personal name prior to the Campaign Period; and
    - ii. the Allianz Life policy has been active for a minimum of three (3) months prior to the Campaign Period.
  - b) **Eligible Referees**

An individual qualifies as a referee (“**Eligible Referee**”) if he/she:

    - i. is a new Allianz Life policyholder, meaning an individual who has never held any Allianz Life individual policy prior to the Campaign Period;
    - ii. purchases any Allianz Life policy during the Campaign Period for himself/herself (i.e. he/she must be the proposed policy owner and life assured), with a minimum annual premium of RM2,400 and opts in for Direct Debit Authorisation (DDA);
    - iii. must have the Allianz Life policy application submitted during the Campaign Period and approved on or before 31 August 2026;
    - iv. maintains the Allianz Life policy in good standing and keeps the DDA active for at least two (2) months from the Allianz Life policy sign-up date; and
    - v. has at least two (2) months of premium successfully paid for the Allianz Life policy.



(both the Eligible Referrer and Eligible Referee are collectively referred to as the “**Eligible Customers**”)

2. The following individuals are NOT eligible to participate in this Campaign:
  - a) Permanent and contract employees of Allianz Life, Allianz Malaysia Berhad and Allianz General Insurance Company (Malaysia) Berhad (“**Allianz General**”), (collectively “**Allianz Group of Companies**”);
  - b) Allianz Life and Allianz General agents and advisors;
  - c) Individuals who are or become mentally unsound, deceased, adjudicated bankrupt, or subject to legal proceedings;
  - d) Sole-proprietorships, partnerships, charitable/non-profit organisations/societies, and corporate and commercial entities.

## PART C | CAMPAIGN MECHANISM

### 1. Steps to Participate

#### Step 1:

- a) The Eligible Customers may obtain their unique referral link (“**Referral Link**”) via [www.allianz.com.my/member-get-member](http://www.allianz.com.my/member-get-member) or the MyAllianz mobile application.
- b) The Referral Link is generated by inputting the Eligible Referrer’s name and National Registration Identity Card (“**NRIC**”)/Passport number. This will then be transformed into a non-identifiable unique Uniform Resource Locator (URL) by Allianz Life’s internal system (“**System**”).

#### Step 2:

- a) The Eligible Referrer may share his/her Referral Link with friends or family members who meet the Eligible Referee Eligibility Criteria under Part B.

#### Step 3:

- a) The Referee must:
  - i. click the Eligible Referrer’s Referral Link; and
  - ii. complete the policy application independently on [www.allianz.com.my](http://www.allianz.com.my).
- b) Applications submitted through other channels or without using the Referral Link will not be recognised as a submission under this Campaign.

Upon completing the application through the Referral Link, the System will automatically:

- a) register the referral entry;
- b) link the Eligible Referee to the Eligible Referrer; and
- c) begin referral tracking under Paragraph 2 below of this Part C.

### 2. Referral Tracking and Attribution

- a) An Eligible Referee will be tracked for three (3) months commencing from the submission of his/her policy application via the Referral Link.
- b) Any policy purchases by the Eligible Referee via the Referral Link after the three (3) month period will not be attributed to the Eligible Referrer.
- c) If multiple Eligible Referrers submit referrals for the same Eligible Referee, the System will recognise the earliest fully completed submission of the Eligible Referee’s policy application, based on the timestamp recorded by the System.
- d) The Eligible Referee’s identity will be verified via his/her NRIC/Passport number to prevent :
  - i. duplicate referrals; and



- ii. self-referrals.
- e) Allianz Life may verify the Eligible Referrer-Referee relationship or request additional information if required to determine referral authenticity.

#### 4. Agent Assignment

- a) An optional "Agent Code" field will be available during the Eligible Referee's application. If the Eligible Referee supplies a valid Agent Code, the Eligible Referee's application will be assigned to the corresponding Allianz Life authorised agent.
- b) If the Agent Code is left blank or invalid, the Eligible Referee's application may be assigned to the nearest Allianz Life authorised agent based on the Eligible Referee's location .

### PART D | REWARDS

1. Eligible Customers who fulfil the relevant criteria and points in Part B and Part C shall be eligible for the Touch n' Go eWallet Reload Pin ("**Reward**") as follows:

Recipient	Reward Amount	Fulfilment Method	Fulfillment Timeline
Eligible Referrer	RM200 Touch n' Go eWallet Reload Pin	Uploaded to the eligible phone number's MyAllianz Account	Within 90 days from successful referral
Eligible Referee	RM200 Touch n' Go eWallet Reload Pin	Uploaded to the eligible phone number's MyAllianz account	Within 90 days from successful referral

2. Eligible Customers will be notified via WhatsApp after the Reward fulfilment has been completed.
  2. Rewards are provided on an "as-is" basis and are non-transferable and non-exchangeable for cash or any other items of equivalent value, whether in part or in full.
  3. The Reward cannot be reissued/extended/replaced for any reason whatsoever.
  4. Allianz Life will not be liable and/or be required to offer any replacement of the Reward or compensate the Eligible Customers under any circumstances, including but not limited to the following scenarios:
    - 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.
  5. The Eligible Customer's Touch 'n Go accounts must be active and valid at the time of Reward distribution.
  6. Allianz Life is not affiliated with Touch 'n Go Digital Sdn Bhd and is not responsible for the specific terms of use of the Reward or any issues arising from the Touch 'n Go service after distribution.
  7. The use and redemption of the Reward is subject to the terms and conditions of of the Touch 'n Go eWallet Reload PIN or as stipulated by the issuing company, namely Touch 'n Go Sdn. Bhd. Allianz Life excludes all liabilities for any representations and warranties in connection with the Reward to the extent permitted by law.



8. 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.
9. Incorrect NRIC/Passport number submissions resulting in invalid referral links may lead to forfeiture of Rewards.
10. The Eligible Customers are responsible for maintaining valid and updated contact details, including phone numbers registered with their Touch 'n Go accounts. Allianz Life shall not be liable if the Rewards cannot be delivered due to incorrect or outdated information.
11. Any costs and expenses incurred for the purpose of collecting the Reward, if any, shall be solely borne by the Eligible Customers.
12. The decisions made by Allianz Life are final and no appeals and related correspondence will be entertained.

## PART E | GENERAL TERMS AND CONDITIONS

1. By participating in this Campaign, the Eligible Customers 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 Customers in the following events:-
  - a) the Eligible Customer fails to comply with the Terms and Conditions of this Campaign stipulated herein;
  - b) the authenticity of this Campaign entry by the Eligible Customers is questionable in the opinion of Allianz Life;
  - c) the Eligible Customer is found or suspected to have done anything which is in conflict with this Campaign and/or its processes or operations, 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 any conduct of money laundering and sanctions at any point of time; or
  - d) the Eligible Customer is found or suspected to have provided any information that is untrue, inaccurate and/or incomplete.

For the avoidance of doubt, the list of events above 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 Customer, 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 or Reward without any prior notice or reason. For avoidance of doubt, the Eligible Customers 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 Customers agree and consent to their personal data being collected, processed and used by Allianz Life in accordance with the Personal Data Protection



Act 2010. In addition, the Eligible Customers agree and consent to their Personal Data or information being collected, processed and used by the Allianz Group of Companies for following purposes:

- a) For the purpose of this Campaign including but not limited to operations and administrative process;
  - b) To update the Allianz Group of Companies records;
  - c) For 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 Customers for the purpose of this Campaign will be collected, processed and used in accordance with Allianz Life's Privacy Statement which is available at: <https://www.allianz.com.my/privacy-statement>.
  7. When processing the Eligible Customers' details for the purposes stated above, Allianz Life may need to disclose the same to agents of Allianz Group of Companies and/or third-party service providers. Allianz Life will require those parties to handle the Eligible Customers' details using the same level of care that Allianz Life applies to the same. Allianz Life will also require them to only use the Eligible Customers' details according to Allianz Life's instructions.
  8. If the Eligible Customers 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](mailto:customer.service@allianz.com.my). Please note that it will take up two (2) weeks to comply with such request.
  9. This Campaign 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: 03 April 2026