Wealth Management Solution Campaign ("the Campaign")

Terms and Conditions

1. The Campaign Period

1.1 The Campaign is organized by CIMB Bank Berhad ("the Bank") and runs from 1 May 2011 to 31 August 2011, both dates inclusive ("Campaign Period"). The Bank reserves the right to change with reasonable notice the duration, commencement and or expiry dates of the Campaign Period.

2. Eligibility

2.1 Subject to underwriting approval from CIMB Aviva Assurance Berhad, the Campaign is open to all individual customers in Malaysia including Malaysian residents, permanent residents or non-residents, of at least 18 years of age ("Eligible Customer").

3. The Campaign

The campaign consists of 3 promotions:

3.1 Cash Rebate for EasyLife Single Premium Plan;

3.2 Cash Rebate for Regular Premium Plan; and

3.3 Guaranteed Gifts

4. Cash Rebate for EasyLife Single Premium Plan ("ESPC-C")

4.1 Eligible Customer is entitled to a Cash Rebate on the following conditions:

4.1.1 Sign-up or top up any new or existing Easy Life Men's Plan, EasyLife Women's Plan and/or EasyLife Retirement Plan ("EasyLife Plan") with a minimum premium amount of RM10,000 in the; and

4.1.2 Open a savings account or current account with the Bank in the sole name of the Customer at the time of the sign-up or top up of the EasyLife Plan in the event the Customer does not maintain any account(s).

4.2 The percentage of Cash Rebate is set out in the table below:

Premium Payable (RM)	Percentage of Cash Rebate
minimum of 10,000	1.50%

4.4 The ESPC-C Promotion involves a standalone purchase of any EasyLife Plan and is not a product bundling promotion.

4.5 No mixture or combination between regular and single premium plan under the EasyLife Plan is allowed under the ESPC-C Promotion.

4.6 Each EasyLife Plan signed up for under the ESPC-C Promotion shall be entitled to only one (1) Cash Rebate.

4.7 The Cash Rebate will be computed and credited to the Customer's most recently opened savings or current account (in the sole name of the Customer) within 45 days from the last day of the Free Look Period. If the Customer has more than one (1) solely owned savings or current account with the Bank

or CIMB Islamic Bank Berhad, the Bank shall at it discretion choose the most recently opened and active account for the crediting of the Cash Rebate. The Free Look Period referred to in these terms and conditions shall bear the same meaning as that defined in the EasyLife Policy issued to the Customer.

4.8 In the event of Customer withdraws or cancels the EasyLife Plan during the application processing stage or any other stages before and including the Free Look Period, or should his/her/their application for the EasyLife Plan be unsuccessful due to any underwriting issues, the Customer shall not be entitled to the Cash Rebate, and the premium paid upfront upon signing up for the EasyLife Plan will be refunded.

5. Cash Rebate for Regular Premium Plan ("ERPC-C")

5.1 During the Campaign Period, the Eligible Customer signing up any one of the following Plans with a minimum annual premium of RM 1200 will be entitled to cash rebate as set out in the table below:

(a) EasyLife Kids' Pan,
(b) EasyLife Men's Plan,
(c) EasyLife Women's Plan,
(d) EasyLife Retirement Plan,
("EasyLife Plan").
(f) Ultimate Term Plan,
(g) Bijak Malaysia.

5.2 The Cash Rebate entitled for each Premium Payable is tabulated in the table below:-

Premium Payable (RM)	Cash Rebate to Customer (RM)
1,200 – 2,399	50.00
2,400 – 3,599	100.00
3,600 & above	150.00

5.3 This ERPC-C Promotion involves a standalone purchase of any EasyLife Plan, Ultimate Term Plan and Bijak Malaysia and it is not a product bundling promotion.

5.4 No mixture or combination between regular and single premium plan under the EasyLife Plan, Ultimate Term Plan & Bijak Malaysia is allowed under this ERPC-C Promotion.

5.5 Each plan and/or policy signed up for under the ERPC-C Promotion shall only be entitled to one (1) cash rebate.

5.6 The Cash Rebate will be computed and credited to the Customer's most recently opened savings or current account (in the sole name of the Customer) 45 days from the last day of the Free Look Period. If the Customer has more than one (1) solely owned savings or current account with the Bank or CIMB Islamic Bank Berhad, the Bank shall at it discretion choose the most recently opened and active account for the crediting of the Cash Rebate. The Free Look Period referred to in these terms and conditions shall bear the same meaning as that defined in the EasyLife Policy issued to the Customer.

5.7 In the event the Customer withdraws or cancels the EasyLife Plan, Ultimate Term Plan & Bijak Malaysia during the application processing stage or any other stages before and including the Free Look Period, or should his/her/their application for the EasyLife Plan, Ultimate Term Plan & Bijak Malaysia be unsuccessful due to any underwriting issues, the Customer shall not be entitled to the Rebate and the

annual premium paid upfront upon signing up for the EasyLife Plan, Ultimate Term Plan & Bijak Malaysia will be refunded to the Customer.

6 Guaranteed Gift

6.1 Eligible Customers who invest in the following participating products with the total combined Accumulated Investment Amount ("Accumulated Investment Amount") in the sum stated in the table below will be entitled to the gift:-

- Selected participating equity unit trust funds
- Max InvestSave
- EasyLife Single Premium Plan
- EasyLife Regular Premium Plan
- Bijak Malaysia
- Ultimate Term Plan
- Mortgage Reducing Term Assurance (MRTA)

Accumulated Investment Amount	Gift
RM50,000-RM149,999	Travelling Bag worth RM550
RM150,000-RM299,999	Travelling Bag worth RM700
RM300,000 and above	Travelling Bag worth RM1,200

6.2 The Gift will be delivered to the Eligible Customer's address in the Bank's record within 60 working days from the end of the Campaign Period.

6.3 In the event any investment made by an Eligible Customer is to be full or partially paid using withdrawal from the EPF, the EPF portion shall be excluded from the computation of the combined and accumulated investment amount and shall deemed to be a separate transaction.

6.4 Each Eligible Customer shall be entitled to a maximum of one (1) Gift during the campaign. For joint accounts, only the primary account holder shall be entitled to the Gift.

6.5 The Bank disclaims any responsibilities or liability for any damages, loss or injury whatsoever arising out of the Gift.

6.6 Any complaint, compensation or request howsoever resulting or arising from or in connection with the Gift must be filed with the merchant and/or manufacturer.

Other Conditions

i. By participating in the Campaign, Eligible Customers agree to be bound by these terms and conditions and all decisions made by the Bank.

ii. Any and all decisions made by the Bank in relation to every aspect of the Campaign shall be final and conclusive. Any subsequent correspondences, protests, appeals or enquiries shall not be entertained.

iii. The Bank reserves the right, at its absolute discretion, to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) any of the terms and conditions herein upon giving adequate notice. Any such variation of any of the terms and conditions herein shall be binding on the Customer and be deemed to be brought to their attention by its display at the Bank's lobby or by notice being sent by the Bank or advertised or the Bank's website..

iv. The Bank reserves the right without any liability or obligation whatsoever, at any time to shorten, suspend or terminate the Campaign Promotions.

v. These terms and conditions will prevail over any provisions or representations contained in any other promotional materials advertising in the Campaign.

vi. In the event of any inconsistency or conflict between the English and Bahasa Malaysia or other language version of the terms and conditions herein, the English version shall prevail. Notwithstanding the aforementioned where request is made by the Eligible Customer for the Bahasa Malaysia version of the terms and conditions herein, CIMB shall provide the same to the Eligible Customer and if the agreement is entered into on this basis, then the Bahasa Malaysia version of the Terms and Conditions shall prevail.

Kempen Penyelesaian Pengurusan Kekayaan (“Kempen”)

Terma dan Syarat

1. Tempoh Kempen

1.1 Kempen ini dianjurkan oleh CIMB Bank Berhad ("Bank") dan bermula dari 1hb Mei 2011 hingga 31hb Ogos 2011, merangkumi kedua-dua tarikh tersebut ("Kempen Tempoh"). Bank berhak untuk menukar tempoh tersebut dengan memberikan notis yang wajar, berhubung dengan permulaan dan atau tarikh akhir Tempoh Kempen tersebut.

2. Kelayakan

2.1 Tertakluk kepada kelulusan penajaan jamin dari CIMB Aviva Assurance Berhad, kempen ini terbuka kepada semua pelanggan individu di Malaysia, termasuk warganegara Malaysia, penduduk tetap atau bukan warganegara Malaysia, yang berumur sekurang-kurangnya 18 tahun ("Pelanggan yang Layak").

3. Kempen

Kempen ini terdiri daripada 3 promosi:

3.1 Rebat tunai untuk Pelan Premium Tunggal KehidupanMudah (EasyLife);

3.2 Rebat Tunai untuk Pelan Premium Biasa; dan

3.3 Hadiah Terjamin

4. Rebat Tunai untuk Pelan Premium Tunggal KehidupanMudah (EasyLife) (“ESPC-C”)

4.1 Pelanggan yang Layak berhak untuk menerima Rebat Tunai tertakluk kepada syarat-syarat yang berikut:

4.1.1 Mendaftar diri atau membuat tambahan pelaburan di bawah mana-mana Pelan Kehidupan Mudah (EasyLife) Lelaki, Pelan Kehidupan Mudah (EasyLife) Wanita dan/atau Pelan Persaraan Kehidupan Mudah (EasyLife) (“Pelan Kehidupan Mudah (EasyLife)”) dengan nilai pelaburan minimum sebanyak RM10,000.00; dan

4.1.2 Buka satu akaun simpanan atau akaun semasa dengan Bank di atas nama perseorangan Pelanggan pada saat mendaftar diri atau membuat tambahan pelaburan Pelan Kehidupan Mudah jika sekiranya Pelanggan tidak mempunyai sebarang akaun dengan Bank.

4.2 Peratus Rebat Tunai adalah ditetapkan di dalam jadual di bawah ini:

Premium Yang Perlu Dibayar (RM)	Peratus Rebat Tunai
minimum 10,000	1.50%

4.4 Promosi ESPC-C melibatkan pembelian mandiri untuk setiap Pelan Kehidupan Mudah (EasyLife) dan ianya bukan promosi pemberkasan produk.

4.5 Tidak ada campuran atau kombinasi antara pelan premium biasa dan tunggal di bawah Pelan Kehidupan Mudah (EasyLife) dibenarkan di bawah Promosi ESPC-C.

4.6 Setiap Pelan Kehidupan Mudah (EasyLife) yang didaftarkan untuk di bawah Promosi ESPC-C berhak untuk menerima hanya satu (1) Rebat Tunai.

4.7 Rebat Tunai akan dikira dan dikreditkan kepada akaun simpanan atau akaun semasa Pelanggan yang paling baru dibuka (dalam nama tunggal Pelanggan) dalam masa 45 hari dari hari terakhir Tempoh Tinjaun Percuma (Free Look Period). Jika Pelanggan mempunyai lebih dari satu (1) akaun simpanan atau akaun semasa yang dibuka atas namanya seorang dengan Bank atau CIMB Islamic Bank Berhad, Bank hendaklah atas budi bicaranya memilih akaun yang paling baru dibuka dan aktif untuk tujuan kredit Rebat Tunai. Tempoh Tinjaun Percuma (Free Look Period) yang dirujuk dalam terma dan syarat ini hendaklah membawa erti yang sama seperti yang ditetapkan dalam Polisi Kehidupan Mudah (EasyLife) yang diterbitkan kepada Pelanggan.

4.8 Dalam hal jika sekiranya Pelanggan menarik balik atau membatalkan Pelan Kehidupan Mudah (EasyLife) semasa dalam tahap pemprosesan permohonan atau mana-mana tahap lain sebelum dan termasuk Tempoh Tinjaun Percuma (Free Look Period), atau sekiranya permohonannya/ permohonan mereka untuk Pelan Kehidupan Mudah (EasyLife) tidak berjaya kerana masalah penajajaminan, Pelanggan tidak layak menerima Rebat Tunai, dan premium yang telah dibayar awal pada saat menandatangani/ mendaftar diri untuk Pelan Kehidupan Mudah (EasyLife) akan dikembalikan.

5. Rebat Tunai untuk Pelan Premium Biasa (“ERPC-C”)

5.1 Semasa dalam Tempoh Kempen, Pelanggan yang Layak yang mendaftar diri untuk salah satu daripada Pelan-pelan yang berikut dengan bayaran minimum premium tahunan sebanyak RM1200 berhak menerima rebat tunai sebagaimana dinyatakan di dalam jadual di bawah:

(a) Pelan Kehidupan Mudah (EasyLife) Kanak-kanak,

(b) Pelan Kehidupan Mudah (EasyLife) Lelaki,

(c) Pelan Kehidupan Mudah (EasyLife) Wanita,

(d) Pelan Persaraan Kehidupan Mudah (EasyLife) ,

(“Pelan Kehidupan Mudah (EasyLife)”).

(f) Pelan Berjangka Muktamad,

(g) Bijak Malaysia.

5.2 Rebat tunai yang layak diberikan bagi setiap Premium yang Perlu Dibayar adalah dijadualkan di dalam jadual di bawah :-

Premium yang Perlu Dibayar (RM)	**Rebat Tunai kepada Pelanggan (RM)**
1,200 – 2,399	50.00
2,400 – 3,599	100.00
3,600 & ke atas	150.00

5.3 Promosi ERPC-C melibatkan pembelian mandiri untuk setiap Pelan Kehidupan Mudah (EasyLife), Pelan Berjangka Muktamad dan Bijak Malaysia dan ianya bukan promosi pemberkasan produk .

5.4 Tidak ada campuran atau kombinasi antara pelan premium biasa dan tunggal di bawah Pelan Kehidupan Mudah (EasyLife)), Pelan Berjangka Muktamad dan Bijak Malaysia dibenarkan di bawah Promosi ERPC-C.

5.5 Setiap pelan dan/atau polisi yang didaftarkan untuk di bawah Promosi ERPC-C berhak untuk menerima hanya satu (1) Rebat Tunai.

5.6 Rebat Tunai akan dikira dan dikreditkan kepada akaun simpanan atau akaun semasa Pelanggan yang paling baru dibuka (dalam nama tunggal Pelanggan) dalam masa 45 hari dari hari terakhir Tempoh Tinjaun Percuma (Free Look Period). Jika Pelanggan mempunyai lebih dari satu (1) akaun simpanan atau akaun semasa yang dibuka atas namanya seorang dengan Bank atau CIMB Islamic Bank Berhad, Bank hendaklah atas budi bicaranya memilih akaun yang paling baru dibuka dan aktif untuk tujuan kredit Rebat Tunai. Tempoh Tinjaun Percuma (Free Look Period) yang dirujuk dalam terma dan syarat ini hendaklah membawa erti yang sama seperti yang ditetapkan dalam Polisi Kehidupan Mudah (EasyLife) yang diterbitkan kepada Pelanggan.

5.7 Dalam hal jika sekiranya Pelanggan menarik balik atau membatalkan Pelan Kehidupan Mudah (EasyLife), Pelan Berjangka Muktamad dan Bijak Malaysia semasa dalam tahap pemprosesan permohonan atau mana-mana tahap lain sebelum dan termasuk Tempoh Tinjaun Percuma (Free Look Period), atau sekiranya permohonannya/ permohonan mereka untuk Pelan Kehidupan Mudah (EasyLife), Pelan Berjangka Muktamad dan Bijak Malaysia tidak berjaya kerana masalah penajajaminan, Pelanggan tidak layak menerima Rebat Tunai, dan premium yang telah dibayar awal pada saat menandatangani/ mendaftar diri untuk Pelan Kehidupan Mudah (EasyLife) akan dikembalikan.

6 Hadiah Terjamin

6.1 Pelanggan yang Layak yang melabur dalam produk-produk yang tersenarai berikut dengan gabungan keseluruhan Jumlah Pelaburan Terkumpul ("Jumlah Pelaburan Terkumpul") dalam jumlah yang dinyatakan di dalam jadual di bawah ini layak menerima hadiah:-

- Dana Amanah Saham Ekuiti tersenarai yang terpilih
- Tabungan Pelaburan Maksimum (Max InvestSave)
- Pelan Premium Tunggal KehidupanMudah (EasyLife)
- Pelan Premium Biasa KehidupanMudah (EasyLife)
- Bijak Malaysia
- Pelan Berjangka Muktamad
- Jaminan Pengurangan Gadai Janji Berjangka (MRTA)

Jumlah Pelaburan Terkumpul	Hadiah
RM50,000-RM149,999	Beg Kembara bernilai RM550
RM150,000-RM299,999	Beg Kembara bernilai RM700
RM300,000 and above	Beg Kembara bernilai RM1,200

6.2 Hadiah akan dihantarkan kepada Pelanggan yang Layak di alamat yang tertera di dalam rekod Bank dalam masa 60 hari bekerja selepas Tempoh Kempen tersebut tamat.

6.3 Dalam hal sebarang pelaburan yang dibuat oleh Pelanggan yang Layak yang mana keseluruhannya atau sebahagiannya dibayar dengan menggunakan pengeluaran wang daripada KWSP, Bahagian KWSP hendaklah dikecualikan daripada pengiraan jumlah gabungan dan jumlah pelaburan terkumpul dan hendaklah dianggap sebagai satu transaksi yang berasingan.

6.4 Setiap Pelanggan yang Layak berhak menerima maksimum satu (1) Hadiah semasa kempen tersebut. Untuk akaun bersama, hanya pemegang akaun utama berhak menerima Hadiah.

6.5 Bank menafikan sebarang bentuk tanggungjawab atau liabiliti atas sebarang kerugian, kerosakan atau kecederaan apapun disebabkan oleh Hadiah tersebut.

6.6 Segala aduan, pampasan atau permintaan walau macam mana pun akibat atau timbul daripada atau berkaitan dengan Hadiah tersebut mestilah diajukan kepada pedagang dan / atau pengilang.

Syarat-syarat lain

i. Dengan menyertai Kempen tersebut, Pelanggan yang Layak adalah dianggap bersetuju untuk terikat dengan terma dan syarat dalam Perjanjian ini dan segala keputusan yang dibuat oleh Bank.

ii. Setiap dan kesemua keputusan yang dibuat oleh Bank berkenaan dengan setiap aspek Kempen tersebut, adalah muktamad dan tidak dapat dipertikaikan. Sebarang surat-menyurat, protes, rayuan atau pertanyaan tidak akan dilayan.

iii. Bank berhak atas budi bicara mutlaknya untuk mengubah (sama ada menambah, menghapus, modifikasi, membuat pembetulan atau sebaliknya walau apa jua sekalipun) mana-mana terma dan syarat yang dinyatakan di sini, pada bila-bila masa dengan memberikan notis yang sewajarnya. Sebarang kepelbagaian terhadap terma dan syarat di sini hendaklah mengikat Pelanggan dan dianggap dibawa ke perhatian mereka dengan mempamerkannya di ruang legar/lobi Bank atau melalui notis yang dihantar oleh Bank atau diiklankan oleh Bank atau melalui paparan di laman sesawang Bank.

iv. Bank berhak tanpa terikat dengan sebarang liabiliti atau obligasi walau sedikitpun, pada bila-bila masa untuk memendekkan, menunda atau membatalkan Promosi Kempen.

v. Terma dan syarat yang terkandung di sini akan mengatasi setiap peruntukan atau representasi yang terkandung dalam setiap iklan bahan-bahan promosi lain dalam Kempen.

vi. Sekiranya berlaku sebarang percanggahan atau konflik antara versi Bahasa Inggeris dan Versi Bahasa Malaysia atau versi bahasa yang lain berhubung dengan terma dan syarat dalam Perjanjian ini, maka versi dalam Bahasa Inggeris akan terpakai. Walau apa pun yang disebut di atas, di mana permintaan dibuat oleh Pelanggan yang Layak supaya terma dan syarat yang terkandung di sini disediakan dalam versi Bahasa Malaysia, maka CIMB hendaklah menyediakan yang sama seperti yang dipohon kepada Pelanggan yang Layak dan jika perjanjian ini ditandatangani atas dasar ini, maka Terma dan Syarat dalam versi Bahasa Malaysia akan diguna pakai.

Wealth Management Solution Campaign ("the Campaign") for Takaful Products

Terms and Conditions

1. The Campaign Period

1.1 The Campaign is organized by CIMB Islamic Bank Berhad ("the Bank") and runs from 1 May 2011 to 31 August 2011, both dates inclusive ("Campaign Period"). The Bank reserves the right to change with reasonable notice the duration, commencement and / or expiry dates of the Campaign Period.

2. Eligibility

2.1 Subject to underwriting approval from CIMB Aviva Takaful Berhad, the Campaign is open to all individual customers in Malaysia including Malaysian residents, permanent residents or non-residents, of at least 18 years of age ("Customer").

2.2 Employees of the Bank, CIMB Bank Berhad and CIMB Investment Bank Berhad are eligible to participate in the Campaign.

3. The Campaign

The campaign consists of 3 promotions:

3.1 Cash Rebate for EasyLife Takaful Single Contribution Plan

3.2 Cash Rebate for Regular Takaful Plan; and

3.3 Sign-up Gifts

4. Cash Rebate for EasyLife Takaful Single Contribution Plan ("ESCC-C")

4.1 The Customer will be entitled to a cash rebate on the following conditions:

4.1.1 Sign-up or top up any new or existing EasyLife Takaful men's Plan, EasyLife Takaful Women's Plan and/or EasyLife Takaful Retirement Plan (collectively referred to as "EasyLife Takaful Plan") with a minimum contribution amount of RM10,000 (Ringgit Malaysia Ten Thousand Only)**;** and

4.1.2 Open a savings account or current account with the Bank in the sole name of the Customer at the time of the sign-up or top up of the EasyLife Takaful Plan in the event the Customer does not maintain any account(s) with the Bank or CIMB Bank Berhad.

4.2 The percentage of cash rebate is set out in the table below,

Contribution Payable (RM)	Percentage of Cash Rebate
minimum of 10,000	1.50%

4.4 The ESCC-C Promotion involves a standalone participation of any EasyLife Takaful Plan and is not a product bundling promotion.

4.5 No mixture or combination between regular and single contribution plan under the EasyLife Takaful Plan is allowed under the ESCC-C Promotion.

4.6 Each EasyLife Takaful Plan signed up for under the ESCC-C Promotion shall be entitled to only one (1) cash rebate.

4.7 The cash rebate will be computed and credited to the Customer's most recently opened savings or current account (in the sole name of the Customer) within 45 days from the last day of the Free Look Period. If the Customer has more than one (1) solely owned savings or current account with the Bank or CIMB Bank Berhad, the Bank shall at it discretion choose the most recently opened and active account for the crediting of the cash rebate. The Free Look Period referred to in these terms and

conditions shall bear the same meaning as that defined in the EasyLife Takaful Contract issued to the Customer.

4.8 In the event of Customer withdraws or cancels the EasyLife Takaful Plan during the application processing stage or any other stages before and including the Free Look Period, or should his/her/their application for the EasyLife Takaful Plan be unsuccessful due to any underwriting issues, the Customer shall not be entitled to the cash rebate, and the contribution paid upfront upon signing up for the EasyLife Takaful Plan will be refunded after minus any charges incurred in processing and medical checkup expenses.

5. Cash Rebate for Regular Contribution Plan ("ERCC-C")

5.1 During the Campaign Period, the Customer who signs up any one of the following Plans with a minimum annual contribution of RM 1200 will be entitled to the cash rebate as set out in the table below:

(a) EasyLife Takaful Kids' Pan,
(b) EasyLife Takaful Men's Plan,
(c) EasyLife Takaful Women's Plan,
(d) EasyLife Takaful Retirement Plan,
("EasyLife Takaful Plan").

5.2 The Cash Rebate entitled for each Contribution Payable is tabulated in the table below:-

Contribution Payable (RM)	**Cash Rebate to Customer (RM)**
1,200 – 2,399	50.00
2,400 – 3,599	100.00
3,600 & above	150.00

5.3 This ERCC-C Promotion involves a standalone participation of any EasyLife Takaful Plan, it is not a product bundling promotion.

5.4 No mixture or combination between regular and single contribution plan under the EasyLife Takaful Plan, is allowed under this ERCC-C Promotion.

5.5 Each EasyLife Takaful Plan signed up for under the ERCC-C Promotion shall only be entitled to one (1) cash rebate.

5.6 The cash rebate will be computed and credited to the Customer's most recently opened savings or current account (in the sole name of the Customer) 45 days from the last day of the Free Look Period. If the Customer has more than one (1) solely owned savings or current account with the Bank or CIMB Bank Berhad, the Bank shall at it discretion choose the most recently opened and active account for the crediting of the cash rebate. The Free Look Period referred to in these terms and conditions shall bear the same meaning as that defined in the EasyLife Takaful Contract issued to the Customer.

5.7 In the event the Customer withdraws or cancels the EasyLife Takaful Plan during the application processing stage or any other stages before and including the Free Look Period, or should his/her/their application for the EasyLife Takaful Plan be unsuccessful due to any underwriting issues, the Customer shall not be entitled to the cash rebate and the annual contribution paid upfront upon signing up for the EasyLife Takaful Plan will be refunded to the Customer.

6 Sign-up Gift

6.1 Customers who invest in the following participating products with the total combined Accumulated Investment Amount ("Accumulated Investment Amount") in the sum stated will be entitled to a Sign-up Gift as set out in the table below:-

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Accumulated Investment Amount	Sign-Up Gift
RM50,000-RM149,999	Travelling Bag worth RM550
RM150,000-RM299,999	Travelling Bag worth RM700
RM300,000 and above	Travelling Bag worth RM1,200

7.1 Entitlement to the Sign-up Gift is subject to the Eligible Customer investing in any one or a combination of the following participating products and the Accumulated Investment Amount :-

- Selected participating Shariah-compliant equity unit trust funds
- Max InvestSave
- EasyLife Takaful Single Contribution Plan
- EasyLife Takaful Regular Contribution Plan
- Mortgage Reducing Term Takaful (MRTT)

6.2 The Sign-up Gift will be delivered to the Customer's address in the Bank's record within 60 working days from the end of the Campaign Period.

6.3 In the event any investment made by the Customer is to be full or partially paid using withdrawal from the EPF, the EPF portion shall be excluded from the computation of the Accumulated Investment Amount and shall not qualify for the Campaign.

6.4 Each Customer shall be entitled to a maximum of one (1) Sign-up Gift during the Campaign. For joint accounts, only the primary account holder shall be entitled to the Sign-up Gift.

6.5 The Bank disclaims any responsibilities or liability for any damages, loss or injury whatsoever arising out of the Sign-up Gift.

6.6 Any complaint, compensation or request howsoever resulting or arising from or in connection with the Sign-up Gift must be filed with the merchant and/or manufacturer.

7. Other Conditions

i. By participating in the Campaign, the Customers agree to be bound by these terms and conditions and all decisions made by the Bank.

ii. Any and all decisions made by the Bank in relation to every aspect of the Campaign shall be final and conclusive. Any subsequent correspondences, protests, appeals or enquiries shall not be entertained.

iii. The Bank reserves the right, at its absolute discretion, to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) any of the terms and conditions herein upon giving adequate notice. Any such variation of any of the terms and conditions herein shall be binding on the Customer and be deemed to be brought to their attention by its display at the Bank's lobby or by notice being sent by the Bank or advertised or the Bank's website and shall not be applicable to existing contracted customer.

iv. The Bank reserves the right without any liability or obligation whatsoever, at any time to shorten, suspend or terminate the Campaign.

v. These terms and conditions will prevail over any provisions or representations contained in any other promotional materials advertising the Campaign.

vi. In the event of any inconsistency or conflict between the English and Bahasa Malaysia or other language version of the terms and conditions herein, the English version shall prevail. Notwithstanding the aforementioned where request is made by the Customer for the Bahasa Malaysia version of the terms and conditions herein, the Bank shall provide the same to the Customer and if the agreement is entered into on this basis, then the Bahasa Malaysia version of the terms and conditions shall prevail