

Terms and Conditions for PolicyStreet Rebate Program

1. PolicyStreet Rebate Program is organised by PolicyStreet by Polisea Sdn Bhd (1212085-T) ("the Organiser"). This Program shall be made available **until 31 December 2018** unless notified otherwise at the Organiser's websites located at the following weblink: <https://www.policystreet.com>.
2. The Qualifying Product is:
 - 2.1. **AXA eMedic Online Medical Card**
 - 2.2. **AXA 200 CancerCare**
 - 2.3. **Etiqa i-Secure Term Life Takaful**
 - 2.4. **Etiqa i-DoubleSecure Term Life Takaful**
 - 2.5. **MSIG Travel Insurance**
 - 2.6. **MSIG Pet Insurance**
 - 2.7. **AXA Smart Traveller Travel Insurance**
3. The Reward is:
 - 3.1. RM50 rebate for **AXA eMedic Online Medical Card**
 - 3.2. RM50 rebate for **AXA 200 CancerCare**
 - 3.3. RM50 rebate for **Etiqa i-Secure Term Life Takaful**
 - 3.4. RM50 rebate for **Etiqa i-DoubleSecure Term Life Takaful**
 - 3.5. RM10 rebate for **MSIG Travel Insurance**
 - 3.6. RM10 rebate for **MSIG Pet Insurance**
 - 3.7. RM10 rebate for **AXA Smart Traveller Travel Insurance**
4. The Organiser will award an exclusive rebate ("Reward") via bank deposit to all Successful Purchasers of the Qualifying Product within **60 days from purchase**.
 - 4.1. A Successful Purchaser is a Policyholder whose Policy is still in-force after **60 days from purchase**. The Successful Purchaser will need to send an e-mail to admin@policystreet.com with the following details within **15 days** from purchase of the Qualifying Product:
 - e-Policy
 - NRIC Number or Passport No (for non Malaysian)

- Bank Account Number (Malaysian Bank Account only)
 - Bank Account Holder's Name
 - Bank Name
- 4.2. The Organiser will then confirm with respective insurers the Successful Purchasers who have met all the terms of Reward.
- 4.3. In the case of **AXA Smart Traveller** Qualifying Product, RM10 rebate is already applied as waiver of stamp duty of the policy and included automatically at final purchase price, therefore Successful Purchaser is **not** required to go through Step 4.1 and 4.2 to claim rebate.
- 4.4. Each Successful Purchaser is eligible for **one (1) Reward** for one (1) Qualifying Product bought. If a Successful Purchaser purchases two (2) Qualifying Products, he or she is entitled to two (2) Rewards respectively regardless whether it is the same Product. There is no maximum limit on the number of Reward a Successful Purchaser can receive.
5. Those who are eligible for the Reward are individuals ("Successful Purchaser") who successfully:
- 5.1. purchase the stated product in paragraph 2 above ("Qualifying Product"), from PolicyStreet.com;
 - 5.2. are both first-time and returning purchasers of the Qualifying Product;
 - 5.3. are residents of Malaysia and have attained the age of 16 years old at the time of making the Application;
 - 5.4. maintain the Policy for a **period of 60 days after purchase**.
6. The following categories of persons are NOT eligible for this Reward:
- 6.1. any person(s) who made an online application to purchase Qualifying Product on any insurance companies' website or any other website apart from link provided to PolicyStreet.com's website
 - 6.2. any person(s) who is entitled to PolicyStreet's partner offer unless specified otherwise
 - 6.3. any person(s) who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to any facility(ies), service or accommodation by the Organiser; or
 - 6.4. permanent and contract employees of Polisea Sdn Bhd and its working partners

7. The Organiser reserves the right to approve or reject any application to Purchase submitted at PolicyStreet.com without assigning any reason(s).
8. By making an application at PolicyStreet.com, all Purchasers hereby give their consent to the use of their personal data by the Organiser for the purposes of the administration of this Reward and any other purposes to which the Purchaser has consented to, such as these terms and conditions, the Personal Data and Information Notice and Privacy Policy published at PolicyStreet.com.
9. By participating in this Reward, each Purchaser agrees to be bound by the following terms and conditions:
 - 9.1. The Organiser reserves the right to cancel, terminate or suspend the Reward without notice. Any cancellation, termination or suspension of the Reward by the Organiser shall not entitle the Purchaser to any claim or compensation against the Organiser for any loss or damage incurred by the Purchaser as a direct and indirect result of such cancellation, termination or suspension.
 - 9.2. The decisions of the Organiser in relation to every aspect of the Reward, including but not limited to the type of Reward, shall be deemed final and conclusive under any circumstance and no complaint from any Purchaser will be entertained.
 - 9.3. The decisions of the Organiser are final, conclusive and binding and no further appeal, enquiry and/or correspondence will be entertained.
 - 9.4. To the fullest extent permitted by law, by participating in the Reward, each Purchaser or Successful Purchaser agrees that he/she will not hold PolicyStreet and its partners liable for any injury, loss or damages that he/she may incur in connection with the Reward and the use of the Reward by the Successful Purchaser and/or any other persons.
 - 9.5. Any term and condition applicable to this Reward which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.
 - 9.6. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia. Each Purchaser agrees

that the Courts of Malaysia have exclusive jurisdiction over all matters arising from this Reward.