

Mechanism and Term & Conditions for AXA Stepz

1. Campaign Period : AXA Stepz (“Campaign”) commences at 12.00 a.m. on 3rd November 2018 until 11.59 p.m. on 2nd December 2018 (both dates inclusive) (“Campaign Period”). Policy issuance after the Campaign Period will automatically be disqualified.

2. Qualifying Criteria :

Product	AXA eMedic
Criteria	New customer of AXA eMedic Insured’s must be Malaysian from age eighteen (18) to thirty-nine (39) years old (“Eligible Participants”)

3. How this Campaign works?

In order to participate in this Campaign, the Eligible Participants need to carry out the following steps and/or activations:-

Step 1: Eligible Participants must purchase AXA eMedic product from [here](#), or from AXA teles-sales during the Campaign Period. Purchase of AXA eMedic product through MyDigi mobile application would not be considered under this Campaign.

Step 2: Eligible Participants must have a fitness tracker and download the BookDoc mobile applications to pair the two mobile applications together.

Step 3: Eligible Participants must key in the activation code provided by AXA AFFIN Life in the BookDoc mobile applications to register for this Campaign. Eligible Participants can get the activation code in the “Welcome” email from AXA AFFIN Life.

Step 4: Eligible Participants shall be able to sync their fitness watch with its mobile application. BookDoc mobile application will begin retrieving the step counts when both mobile applications are paired.

Step 5: Eligible Participants shall receive a “Welcome” email from BookDoc for successful registration to the Campaign within twenty-four (24) hours.

Step 6: Eligible Participants shall be able to enjoy the features of this Campaign for a period of twelve (12) months from AXA eMedic insurance policy date.

4. Cash Back

Within Policy Month	Cash Back as % of annualized[#] premium	
	Average 10,000 or more Daily Step Count per Month	Average 6,000 to 9,999 Daily Step Count per Month
1	1%	0.5%
2	1%	0.5%
3	1%	0.5%
4	1%	0.5%
5	1%	0.5%
6	1%	0.5%

7	1%	0.5%
8	1%	0.5%
9	1%	0.5%
10	1%	0.5%
11	1%	0.5%
12	1%	0.5%
Total	12%	6%

#Annualized premium refers to the sum of premiums due for payment in any policy year

5. Premiums entitled for cash back are those due and paid on the first policy year only.
6. Upon receipt of Eligible Participant's bank account details, the cash back will be credited into his/her account within the next 2 months period after completing the current month cycle.
7. Each Eligible Participant agrees that he/she has read and understood the Terms of this Campaign and by his or her participation in this Campaign agrees to be bound by the Terms.
8. All personal details submitted must be accurate and complete and are subject to proof upon request by AXA AFFIN Life.
9. AXA AFFIN Life reserve the right, at any time, to verify the validity and/or reject any entries at its sole and absolute discretion without having to assign any reason whatsoever. Incomplete, indecipherable, illegible or incorrect, fraudulent, unlawful or deceitful entries or any entry which violates the Terms, will automatically be disqualified without any prior notice.
10. AXA AFFIN Life reserve the right, at any time, to vary, delete or add to any of the mechanics, this Campaign or these Terms, and alter, cancel, terminate or suspend this Campaign and/or any part thereof without any prior notice.
11. The decision of AXA AFFIN Life on all matters relating to this Campaign is final.