

## Mechanism and Term & Conditions for Digi Stepz

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

2. **Qualifying Criteria** :

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

3. **Cash Back on Insurance Policy**

| 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%  |
| <b>Total</b>        | <b>12%</b>  | <b>6%</b>   |

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

4. Premiums entitle for cash back are those due and paid on the first policy year only.
5. 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.
6. 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.
7. All personal details submitted must be accurate and complete and are subject to proof upon request by AXA AFFIN Life.
8. 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 reasons 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.

9. 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.
10. The decision of AXA AFFIN Life on all matters relating to this Campaign is final.