

1) INTRODUCTION

The terms and conditions stated herein ("**T&C**") shall govern the Kaotim MediKad Campaign ("**Campaign**") organised by Syarikat Takaful Malaysia Keluarga Berhad [Company No. 198401019089 (131646-K)] (hereinafter referred to as "**Takaful Malaysia**").

2) CAMPAIGN PERIOD

- i. This Campaign will commence on 25th November 2025 at 12:00 AM Malaysia Time ("**MYT**") and will end on 14th February 2026 at 11:59 PM MYT ("**Campaign Period**").
- ii. Applications received outside the Campaign Period shall be deemed ineligible for the benefits under this Campaign.

3) ELIGIBILITY

This Campaign is open to all individuals who fulfil all the following criteria:

- i. Subscribe to a new Kaotim MediKad certificate during the Campaign Period; and
- ii. Have an existing individual medical takaful certificate/insurance policy from another takaful/insurance company which has been continuously in force for more than four (4) months at the time of application for Kaotim MediKad; and
- iii. The Kaotim MediKad application is assessed and approved by Takaful Malaysia's underwriting assessment as a "Standard" case i.e., without any loadings or exclusions applied to the new Kaotim MediKad certificate.

4) CAMPAIGN MECHANICS

- i. To participate, eligible customers must apply for Kaotim MediKad through any of the following channels:
 - a. Any Takaful myCare Centre (TMCC) branch; or
 - b. The Kaotim MediKad subscription journey at <https://medikad.kaotim.my/getquote>.
- ii. During the application process, customers must truthfully disclose and answer the question confirming that they have an existing individual medical takaful certificate/insurance policy from another takaful/insurance company.
- iii. Eligible customers will need to acknowledge an additional disclosure on the 'Aqad, Declaration and Authorisation by Proposed Participant' page.
- iv. Once the eligible customer's Kaotim MediKad certificate is successfully issued and in force during the Campaign Period, the customer will be recognised as part of this Campaign ("**Participant**").
- v. The successful issued certificate under this Campaign will be granted instant coverage, which the one hundred twenty (120)-day waiting period for specific illnesses and the thirty (30)-day waiting period for other illnesses will be waived.

5) REWARD

- i. The Participant whose Kaotim MediKad certificates remain in force for three (3) months from the certificate issuance date will receive a rebate equivalent to one (1) month's contribution ("**Rebate**").
- ii. The Rebate will be processed by offsetting the eligible amount against the next contribution due for the certificate.
- iii. The Rebate is non-transferable, non-exchangeable for cash, credit, or any other form of consideration, and cannot be combined with any other ongoing promotions, unless otherwise stated by Takaful Malaysia.
- iv. Takaful Malaysia reserves the right to disqualify Participant, at its sole and absolute discretion, if:
 - a. the Participant fails to meet the eligibility requirements of this Campaign; or
 - b. the Participant fails to provide accurate or complete information and/or document required by Takaful Malaysia for the payment of the Rebate.

6) GENERAL TERMS AND CONDITIONS

By participating in this Campaign, the Participant:

- a. agrees to be bound by the T&C;
- b. acknowledges and agrees that all records of transactions and applications captured by Takaful Malaysia's systems within the Campaign Period shall be deemed accurate and conclusive;
- c. agrees that Takaful Malaysia's decision on all matters relating to this Campaign, including eligibility and payment of the Rebate, shall be final, binding, and conclusive. No subsequent protests, enquiries, appeals, or correspondence will be entertained;
- d. consents to Takaful Malaysia collecting, processing, and using their personal data for purposes related to this Campaign, including underwriting, administration, and payment of the Rebate;
- e. agrees that they have read and understood the product's flyer, product disclosure sheet, and certificate wording for Kaotim MediKad before participating;
- f. acknowledges that Takaful Malaysia may request supporting documents related to their existing individual medical takaful certificate/insurance policy. Failure to provide such documents may affect their eligibility for this Campaign and/or the Rebate;
- g. confirms that any cancellation or non-renewal of their existing coverage shall be at their sole discretion and responsibility, and Takaful Malaysia shall not be held liable for any loss of benefits, reduction in coverage, or gap in protection arising from such actions; and
- h. shall not be entitled to claim and hereby waive any rights to any compensation against Takaful Malaysia, its officers, servants, employees, representatives, and/or agents for any loss or damage suffered due to their participation in this Campaign, or any amendments, termination, or suspension thereof.

7) TAKAFUL MALAYSIA'S PRIVACY NOTICE

- i. By participating in this Campaign, the Participant agrees and consents to Takaful Malaysia collecting, processing, and using the Participant's personal data in accordance with Takaful Malaysia's Privacy Notice, which can be viewed at www.takaful-malaysia.com.my ("[Takaful Malaysia's Privacy Notice](#)").
- ii. Specifically for the purposes of this Campaign, the Participant consents to the use of his/her personal data for:
 - a. administering the Participant's application and participation in the Campaign;
 - b. underwriting and issuing the Participant's Kaotim MediKad certificate;
 - c. verifying Participant's eligibility and processing the Rebate.

8) OTHERS

- i. Takaful Malaysia reserves the right to:
 - a. disqualify non-eligible Participant at its sole discretion from participating in this Campaign; and
 - b. withdraw/cancel, suspend, extend or terminate this Campaign earlier in whole or in part, and/or to vary, supplement, add, delete, modify or amend the terms and conditions herein, wholly or in part, at its sole discretion, by way of posting on www.takaful-malaysia.com.my, or in other methods which Takaful Malaysia deems practical, by giving reasonable prior notice to the Participant on such addition, deletion or amendment of the T&C or termination of this Campaign.
- ii. Takaful Malaysia and any of its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Takaful Malaysia for this Campaign) shall not be liable and responsible for any direct, indirect, special or consequential loss, damage or injury in any manner whatsoever suffered or caused by the Participant (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign and/or the Rebate; and any default of its obligation under this Campaign due to any force majeure event which include but not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, infectious disease outbreak (pandemic or epidemic) or any event beyond the reasonable control of Takaful Malaysia.
- iii. The T&C shall be governed by and construed under the Laws of Malaysia, and the Participant irrevocably submit to the exclusive jurisdiction of the Courts of Malaysia.
- iv. The invalidity, illegality or unenforceability of any terms hereunder shall not affect or impair the continuation in force of the remainder of the T&C.

Note: Before subscribing to Kaotim MediKad, please refer to the product's flyer, product disclosure sheet, and certificate wording at <https://kaotim.my/product/medikad/> for more details.