

Q1: What is Customer Get Customer Campaign?

The Customer Get Customer Campaign is a referral campaign that rewards Kaotim MediKad and Kaotim Legasi customers for referring others to participate through their unique referral link.

Q2: Who can participate in this campaign?

This campaign is open to all new and existing Malaysian customers of Kaotim MediKad and/or Kaotim Legasi who receive the unique referral link via their registered email address with us during the campaign period.

Q3: How long is the campaign period?

The campaign runs from 4 May 2026 (12:00 AM) to 30 June 2026 (11:59 PM).

Q4: How does the campaign work?

The new and existing Kaotim MediKad and/or Kaotim Legasi customers will receive an email containing their unique referral link for both products. They can share these links with anyone who is interested in joining. When the referred customer signs up for Kaotim MediKad or Kaotim Legasi through the unique referral link, and their certificate remains in force for at least 15 days, the referring customer will receive a reward.

Q5: What is the reward for this campaign?

You will receive a Touch 'n Go eWallet Reload PIN worth RM40 for each successful referral, and 1 additional reward for every 5 successful referrals achieved, as long as each certificate meets the terms and conditions of the campaign.

Q6: What happens when someone uses my unique referral link?

When your referee signs up for Kaotim MediKad or Kaotim Legasi using your unique referral link and their certificate remains active for at least 15 days, you will qualify for the reward.

Q7: How will I receive my reward?

The reward will be sent to your registered email address in the form of a Touch 'n Go eWallet Reload PIN within 2 weeks after the expiry of the 15-day period.

Q8: How to redeem my Touch 'n Go eWallet Reload PIN?

Step 1: Download the Touch 'n Go eWallet app from the App Store, Google Play Store, HUAWEI AppGallery or Samsung Galaxy Store.

Step 2: Copy the Reload PIN

Step 3: Open the Touch 'n Go eWallet app and tap '+ Add money'.

Step 4: Under 'eWallet Balance', choose 'Reload PIN'.

Step 5: Paste your 10-digit PIN and tap 'Continue'.

Step 6: Tap 'Reload Now' and the RM40 will be credited to your eWallet balance.

Q9: What if my reward expires before I redeem it?

Takaful Malaysia will not be responsible for any expired or unused rewards. Please redeem your Touch 'n Go eWallet Reload PIN as soon as you receive it.

Q10: Can I share my unique referral link with more than one person?

Yes, you can share your unique referral link with multiple individuals during the campaign period. You'll be eligible to receive a reward for each successful referral, provided that referred certificate remains in force for at least 15 days. In addition, you will receive 1 additional reward for every 5 successful referrals achieved.

Q11: Am I eligible for this campaign if I do not participate in Kaotim MediKad and/or Kaotim Legasi?

No, you must first participate in Kaotim MediKad and/or Kaotim Legasi to be eligible for the campaign.

Q12: Who should I contact for issues with the eWallet Reload PIN?

For any issues related to the Touch 'n Go eWallet Reload PIN, please contact Kaotim's Customer Service at hello@kaotim.my.

Q13: What should I do if I don't receive my email reward?

Please contact Kaotim's Customer Service at hello@kaotim.my if you have not received your reward.

Q14: Where can I get more information on the campaign?

For further information, you can:

- Visit Kaotim's website at www.kaotim.my; or
- Email at hello@kaotim.my; or
- Call the Kaotim Customer Service Unit at 1-300 80 2525; or
- Visit your nearest [TMCC Branches](#).

This document has been generated based on Version 2.0 (May 2026).

Managed by:

Syarikat Takaful Malaysia Keluarga Berhad 198401019089 (131646-K) ("Takaful Malaysia") | 27th Floor, Annexe Block, Menara Takaful Malaysia, No. 4 Jalan Sultan Sulaiman, 50000 Kuala Lumpur | Licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.