# Terms and Conditions
Kaotim MediKad Campaign

## 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 from 21 October 2026 at 12:00 AM Malaysia Time ("**MYT**") and will end on 31 December 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.

## 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 that has been continuously in force for more than four (4) months.

iii. Customers aged fifty (50) years old and below will be required to answer the following two (2) questions:
   a. Whether the customer has not made any claims in the past three (3) years; and
   b. Whether the customer's existing medical takaful certificate/insurance policy is considered a "Standard" case.

   Customers who answer "Yes" to both questions in paragraphs (a) and (b) above will be exempted from completing the Health Questionnaire and proceed directly to the 'Summary Details' page.

iv. Customers aged above fifty (50) years old and customers who answer "No" to either or both questions in Clause 4 (iii) will be required to complete the Health Questionnaire. Eligibility for this Campaign is subject to their application being assessed and approved by Takaful Malaysia's underwriting assessment as a "Standard" case i.e., without any health loadings or exclusions applied to the Kaotim MediKad certificate.

v. Eligible customers will need to acknowledge an additional disclosure on the 'Aqad, Declaration and Authorisation by Proposed Participant' page, where they must choose whether to opt in to instant coverage, whereby the one hundred twenty (120)-day and the thirty (30)-day waiting period will be waived, or opt out of instant coverage and remain subject to the standard waiting period set out in the certificate terms and conditions.

vi. Once the eligible customer's Kaotim MediKad certificate is successfully issued and in force during the Campaign Period, the customer will be recognised as a participant in this Campaign ("**Participant**").

vii. Participants whose certificates are successfully issued and who opt in to the waiting period waiver through this Campaign will be granted instant coverage, whereby the one hundred twenty (120)-day waiting period for specified illnesses and the thirty (30)-day waiting period for other illnesses will be waived.

## 5) GENERAL TERMS AND CONDITIONS

By participating in this Campaign, the Participant:

a. agrees to be bound by the T&C;

b. 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, 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 and administration;

e. agrees that they have read and understood the product 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;

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.

## 6) 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.

## 7) 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 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 flyer, product disclosure sheet and certificate wording at [https://kaotim.my/product/medikad/](https://kaotim.my/product/medikad/) for more details.*

Managed by:
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