

**FREE ONE (1) MONTH PA BENEFIT FOR AXCESS MEMBERS AT MERCATO, JASONS FOOD HALL AND
COLD STORAGE STORES
(LIMITED TIME PROMOTION)**

TERMS AND CONDITIONS

1. These terms and conditions (“**Terms and Conditions**”) replace and supersede any previously issued terms and conditions relating to the Personal Accident insurance coverage benefits (“**PA Benefit**”) which customers of Mercato, Jasons Food Hall and Cold Storage supermarkets (“**Stores**”) can be eligible for.
2. For a limited time only commencing from 25 October 2018 until 31 December 2018 and while stocks last (“**Limited Time Promotion**”), customers between the age of 18 and 75 who spend a minimum of Ringgit Malaysia Thirty (RM30.00) in one receipt at the Stores will be entitled to purchase one (1) AXCESS card there at the reduced price of Ringgit Malaysia Five (RM5.00) only and shall, subject to these Terms and Conditions and the terms of the Group Personal Accident (PA) master policy issued by AIG Malaysia Insurance Berhad (“**Master Policy**”) in favour of Shieldcard Holdings Sdn Bhd (“**Shieldcard**”), be entitled, at no additional cost, to one (1) month free PA Benefit.
3. The PA Benefit shall be in accordance with the terms of the Master Policy and comprise the following:
 - A. Upon Accidental Death
 - (i) Cash pay-out of Ringgit Malaysia Ten Thousand (RM10,000.00) only with an additional pay-out of Ringgit Malaysia Ten Thousand (RM10,000.00) only for accidental death on Public Holidays declared by the Government of Malaysia; and
 - (ii) Grocery vouchers worth RM300.00 each month for a period of sixty (60) months for a total value of RM18,000.00.
 - B. Upon Permanent Disablement
 - (i) Cash pay-out of up to Ringgit Malaysia Ten Thousand (RM10,000.00); and
 - (ii) Grocery Vouchers worth RM300 each month for up to a maximum period of sixty (60) months and up to a maximum value of RM18,000.00.
 - C. Hospital Income due to an Accident

RM50.00 per day for up to 30 days so that the maximum amount that can be claimed is RM1,500.00.
4. The PA Benefit and coverage is valid for 24 hours a day and 7 days a week, worldwide.
5. For this Limited Time Promotion, upon activation of the AXCESS card, the free first (1) month PA Benefit shall be for the periods stated below:

Period of AXXESS card activation	Free one (1) month PA Benefit Period
25 October 2018 to 31 October 2018	1 November 2018 to 30 November 2018
1 November 2018 to 30 November 2018	1 December 2018 to 31 December 2018
1 December 2018 to 31 December 2018	1 January 2019 to 31 January 2019

6. AXXESS card activation can be done by visiting www.axxess.com.my/activation and providing the details required for registration as an AXXESS member.
7. After the end of the initial free first month PA Benefit, AXXESS members can continuously be eligible for the PA Benefit by spending a minimum of RM200.00 (“**Minimum Spending**”) at the Stores during the spending periods which begin on the 16th of the month until the 15th of the following month (“**Spending Periods**”). For an illustration of the Spending Periods at: www.axxess.com.my/cold-storage-merchant; www.axxess.com.my/mercato-merchant; or www.axxess.com.my/jasons-merchant.
8. Bill payments and purchases of tobacco, cigarettes, top-ups or e-money and gift vouchers shall be excluded in determining the Minimum Spending and customer’s eligibility to purchase the AXXESS card at RM5.00 as set out in Item 2 above.
9. Only AXXESS members who have activated their card are eligible to receive the PA Benefit.
10. Upon achieving the Minimum Spending, an e-mail/SMS shall be sent to the AXXESS member notifying him/her of the same and the period of the PA Benefit the member is entitled to.
11. Each AXXESS member is only eligible for One (1) free PA Benefit under this promotion.
12. The first RM200.00 spent in a Spending Period shall not be awarded any AXXESSpoints. Only amounts spent above the Minimum Spending shall be eligible to receive AXXESSpoints according to the prevailing rate offered by the respective Stores.
13. Customers who do not activate their AXXESS Card may not earn any AXXESSpoints for purchases made.
14. Any claims under the PA Benefit must be made in accordance with the terms, timeline and procedures set out in the Master Policy. For further enquiries, please call 1-300-30-2010.
15. Shieldcard Holdings Sdn Bhd, the operator of AXXESS reserves the right at any time to extend, discontinue or otherwise modify the terms of this promotion with or without prior notice and without having to assign any reason whatsoever.

Note: In the event of any inconsistency between these Terms and Conditions and those set out in the Master Policy, the terms of the Master Policy shall prevail.