

# **FREE RM50,000 PA BENEFIT for ONLINE SHOPPING CAMPAIGN**

*(exclude travel related merchants)*

**Campaign Duration: 1 December 2019 to 31 December 2020**

## **Frequently Asked Questions (FAQs)**

**1. I'm interested in this Personal Accident benefit; how can I enjoy the PA benefit?**

You will need to spend a minimum of RM100 with any of the participating online merchants within one month, to be entitled to the PA benefit on the following month.

**2. Do I need to spend min RM100 within the same merchant?**

No, you don't have to. You just need to accumulate at least RM100 within a month from any participating merchants to enjoy the PA benefit.

**3. Can my spending be cumulative in order to enjoy the PA benefit?**

Yes, spend minimum RM100 from different merchants within the same month.

**4. How much do I need to spend to start earning AXCESSpoints?**

You will start earning AXCESSpoints after the first RM200 spend with any merchants.

**5. I was not eligible for PA this month due to insufficient spending, will I be covered next month?**

Yes, you would be covered in the following month if you spend minimum RM200 this month.

**6. Do I have to sign up as AXCESS member to enjoy the PA benefit?**

Yes, you have to if you are not a member yet. If you're not an AXCESS member, you would not be able to enjoy the PA benefit even though you spend RM200 for a month.

**7. Is the PA benefit FREE?**

Yes. Once you spend minimum RM100 monthly and continuously, you will continue to enjoy the PA Benefit for the following month FREE of charge.

**8. What is the monthly spending period in order to qualify for the PA coverage?**

The monthly spending will be tracked from every 1st to 30th/31st of each month to determine the eligibility of the PA coverage for the following month.

**9. When does the PA coverage start for each month?**

The PA coverage is from the 1<sup>st</sup> day until the last day of each month.

**10. Can you give an example of how to qualify for the PA?**

- I) For example, if you spend and accumulate minimum RM100 from 1<sup>st</sup> to 31<sup>st</sup> March 2020, you will enjoy the Free PA from 1<sup>st</sup> to 30<sup>th</sup> April 2020.
- II) And when you continue to spend and accumulate minimum RM100 from 1<sup>st</sup> to 30<sup>th</sup> April 2020, you will enjoy the Free PA from 1<sup>st</sup> to 31<sup>st</sup> May 2020.
- III) And you continue to spend and accumulate again minimum RM100 from 1<sup>st</sup> to 31<sup>st</sup> May 2020, you will enjoy the Free PA from 1<sup>st</sup> to 30<sup>th</sup> June 2020.

**11. How will I know if I am covered for that month?**

You will receive an email informing on your coverage status by week 1 of the insured month.

**12. If I spend less than RM100 for this month, will I be eligible for the PA coverage in the following month?**

No, you will not be entitled to the PA coverage.

**13. How can myself or my beneficiary make a claim for the PA coverage insurance?**

You or your beneficiary can call AXCESS customer service at 1300-30-2010. for validation and investigation before the claim can be issued to yourself or beneficiary.

**14. Apart from the Free PA, what are the other benefits of the AXCESS programme?**

- When you earn and accumulate 400 AXCESSpoints within a year, you will be entitled to FREE Private Healthcare benefit worth up to RM50,000.
- You can also use your AXCESSpoints to part pay for your Motor Insurance & Takaful Premium when you renew your motor insurance with PERKS.

Do call our customer service at 1300-30-2010 to find out more.

**15. Is this PA benefit still valid even though I have insurance coverage from my own insurance?**

Yes. The PA benefit is still valid even if you already have personal accident insurance coverage from other insurance companies.

**16. Is Takaful option available for the PA Benefit?**

No. only conventional is available.

**17. Who are the participating Merchants?**

The participating merchants are as below under the retail category. Please be informed that purchases from 'travel related' online merchants are not valid for this campaign.

- ✓ **E Commerce:** AliExpress, Adidas, Qoo10, Shopee, YouBeli, Zalora
- ✓ **Health, Beauty & Fitness:** Amazingraze, FeelUnique, Hermo, iHerb, Loveearth, Royale Pharma, Sephora, Sonno, Watsons
- ✓ **Fashion/ Lifestyle:** Adidas, Ann Taylor, Ashford, Cotton:on, Focus Point, JD Sports, JEOEL, Mr.Lens.com.my, PatPat, Poplook, Shelot, SportsDirect.com, Tomaz, Tumi
- ✓ **Baby, Kids & Toys:** DP...am, Motherhood.com, PatPat
- ✓ **Flower & Gift:** Flower Advisor, Happy Bunch
- ✓ **Electronics:** DJI
- ✓ **Marketplace:** ezbuy, GB: Gearbest, Mr.DIY, SengHeng, PGMall, PTT Outdoor
- ✓ **Others:** Kinokuniya, Photobook, Printcious

**For more information, contact AXCESS Customer Service  
at 1300 30 2010 / or email us at [enquiry@shieldcard.com.my](mailto:enquiry@shieldcard.com.my)**

