

FREE RM50,000 PA BENEFIT for ONLINE SHOPPING CAMPAIGN

EXTENDED by Popular Demand. Now up to December 31st, 2020!

Campaign Duration: December 1st, 2019 to December 31st, 2020

Participating merchants :

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

TERMS AND CONDITIONS

1. The AXCESS PA Benefit in conjunction with Involve Asia with the participating merchants listed above is valid for spending between 1st December 2019 and 31st December 2020 ("**Promotion Period**").
2. Upon fulfilling the terms set out below and subject always to the terms and conditions set out under the Group Personal Accident (PA) insurance policy issued by Zurich General Insurance (Malaysia) Berhad ("**Zurich**") ("**Master Policy**"), AXCESS members who spend a minimum of Ringgit Malaysia One Hundred (RM100.00) monthly ("**Minimum Spending Amount**") excluding purchase of tobacco, cigarettes, e-pay or e-money top-ups, bill payments, gift cards and gift vouchers ("**Excluded Items**") at the participating online Merchant sites ("**Merchants**"), between the 1st and last day of each calendar month ("**Spending Period**") during the Promotion Period shall, upon the occurrence of an event insured under the Master Policy ("**Insured Event**"), be entitled to receive the following benefits ("**PA Benefits**"), corresponding to the Insured Event which occurs:
 - (a) Accidental Death and Disability insurance coverage of up to RM50,000.00 to be paid to the next of kin or named beneficiary; and
 - (b) In the event of Bodily Injury resulting in Hospitalisation as a registered in-patient, RM50.00 per day for a maximum period of 30 days as accidental hospital income. The total amount that can be claimed as accidental hospital income is RM1,500.00 per Insured Event.
3. The PA Benefits and coverage is valid for 24 hours a day and 7 days a week, worldwide.
4. This Involve Asia free PA promotion is only applicable to registered AXCESS members ("**Members**").

Please see Item 7 below for information on registering as a Member. Once registered as a Member, no opt in or other action is required for you to enjoy the PA Benefits once you have spent the Minimum Spending Amount and no AXXESSpoints shall be deducted from your Member account in order to enjoy the PA Benefit. However, no AXXESSpoints shall be awarded for the first RM200.00 spent with the Merchants during a Spending Period and AXXESSpoints will only be awarded for amounts spent with Merchants above RM200.00 in any Spending Period (in accordance with the prevailing AXXESSpoints earning rate offered by the particular Merchant). Amounts spent on purchases of Excluded Items will not earn Members any AXXESSpoints.

5. The Minimum Spending Amount of RM100.00 per month can be achieved by spending at a combination of Merchants.

6. The PA Benefit shall commence on the first day of the month following the month in which the Minimum Spending Amount is achieved and shall be extended monthly during the Promotion Period for as long as a Member continues to achieve the Minimum Spending Amount during each successive Spending Period. For example, if a Member achieves the Minimum Spending Amount in the month of December 2019, his/her free PA coverage shall commence on 1st January 2020. If a Member achieves the Minimum Spending Amount in the month of January 2020, his/her free PA coverage will commence on 1st February 2020.

7. You can also register as an AXXESS member and obtain for free an e-AXXESS card on our website <https://www.axxess.com.my/register-axxess> and the terms and conditions for AXXESS members and the AXXESS Programme can be found at <https://www.axxess.com.my/doc/tc.pdf>.

8. 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 the Zurich call centre at 1-300-888-622 or the AXXESS Customer Care hotline at 1-300-30-2010.

9. Shieldcard Holdings Sdn Bhd, the operator of AXXESS at any time and from time to time, reserves the right and entire discretion to extend, discontinue or otherwise modify the terms of this promotion and the criteria for qualification to the PA Benefit with or without prior notice without providing any reasons for the same. Once posted on this page any amended terms or criteria will take effect.

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