

Date of Revision: 27th August 2019

To: ALL MESRA CARDHOLDERS:

TERMS AND CONDITIONS:

in respect of the

Accidental Death and Permanent Disablement conventional/Takaful based coverage (“MESRA PA”) offered to Mesra cardholders under the collaboration between Petronas Dagangan Berhad (“PDB”) and Shieldcard Holdings Sdn Bhd (“SHSB”)

The following terms and conditions govern the Mesra PA underwritten by Zurich General Insurance Berhad (“Zurich”), Zurich Takaful Malaysia Berhad (“Zurich Takaful”) and AIG Malaysia Insurance Berhad (“AIG”) as facilitated by PDB as the owner and administrator of the Kad Mesra loyalty programme in collaboration with SHSB as the owner and administrator of the AXXESS benefits programme. These terms and conditions are to be read in conjunction with the terms of the policy documents issued in respect of the Mesra PA by Zurich, Zurich Takaful or AIG, depending on the Mesra PA insurance or Takaful provider.

These terms and conditions may be superseded by variations, revisions or changes from time to time and at any time, subject to prior notification of such variations, revisions or changes to the Mesra PA. Your continued participation and eligibility for the Mesra PA after the effective date of such variations, revisions or changes constitutes your acceptance of such variations, revisions or changes without any reservations. You should terminate your participation if you disagree with any such variations, revisions or changes.

Definitions

“Kad Mesra” or “Mesra Card” means the PETRONAS Kad Mesra which has been registered with PDB under the Kad Mesra Loyalty Programme .

“Mesra Cardholder” means customers who possess a Kad Mesra.

“Mesra PA” shall mean the Accidental Death and Permanent Disablement conventional insurance underwritten by Zurich or AIG or the Takaful based coverage underwritten by Zurich Takaful and launched with the collaboration of PDB and SHSB for the purpose of extending to Mesra Cardholders insurance or Takaful coverage of up to RM25,000.00 (or RM50,000.00 as a double indemnity).

“Mesra Points” means points earned by Mesra Cardholders when they perform Qualifying Transactions under the Kad Mesra Loyalty Programme.

“Kad Mesra Loyalty Programme” means the PETRONAS loyalty programme owned and administered by PDB.

“Spending Period” means the period of spending at PETRONAS petrol stations between the 16th day of a month until the 15th day of the next month.

Terms for coverage under the Mesra PA

1. Only the person registered as a Mesra Cardholder shall be eligible for the Mesra PA. The Mesra PA is not transferable or capable of being assigned to any other person. Mesra Cardholders must also be in possession of a Mesra Card which is in “Active” status to be eligible for the Mesra PA. Mesra Cardholders who hold a “closed” status (for whatever reason) are not be eligible for the Mesra PA. The status of a Mesra Card can be obtained by calling Mesralink at 1-300-22-8888.
2. Mesra Cardholders who have newly registered their Kad Mesra with PDB shall be eligible for One (1) month’s free Mesra PA.
3. Mesra Cardholders who replace their Mesra Card shall not be eligible for a second month of the free Mesra PA upon issuance of the replacement Mesra Card but will need to opt in again and spend the RM100 on the replacement Mesra Card to continue being enrolled and enjoy the Mesra PA. Any amounts spent on the previous Mesra Card shall not be carried over to the replacement Mesra Card.
4.
 - (a) Prior to or at the end of the first (1st) month free Mesra PA period, Mesra Cardholders can opt in to continue participating in the Mesra PA programme. Mesra Cardholders who opt to continue their participation will continue to be entitled to the Mesra PA coverage by spending a minimum cumulative amount of RM100 at PETRONAS petrol stations each month.
 - (b) By enrolling and continuing to enjoy the Mesra PA, Mesra Cardholders agree that the Mesra PA insurance or Takaful providers may contact them to update and remind them of their opt-in status.
 - (c) One Hundred (100) Mesra Points will be deducted each month from the accounts of Mesra Cardholders who opt in and continue enjoying the Mesra PA after the 1st month. The number of Mesra Points deducted may be changed by PDB by posting a notice of the same on the PETRONAS website or by amending these terms and conditions and shall take effect on the date of such posting or amendment.
5. The Mesra PA provides worldwide coverage worth RM25,000.00 for Accidental Death and Permanent Disablement. It also provides Double Indemnity coverage worth RM50,000.00 for Accidental Death and Permanent Disablement that occurs on public holiday(s) as gazetted and declared by the Malaysian government. It also provides Accidental Hospital Income of RM50.00 per day up to thirty (30) days per accident (maximum of two (2) accident hospitalisations per year).
6. Mesra Cardholders are also automatically registered as AXXESS members at no cost but will need to complete their registration or download the AXXESS mobile application in order to earn AXXESSpoints or enjoy benefits under AXXESS. Please visit www.AXXESS.com.my for information on AXXESS and registration.

7. After the first (1st) month, the Mesra PA coverage period for subsequent months commences on the 1st day and ends of the last day of each month and coverage will be renewed monthly for months where a Mesra Cardholder fulfills the minimum spending requirement referred to in Clause 8 below and deducting the number of Mesra points in the Mesra Cardholder's account pursuant to Clause 11 below.
8. Mesra Cardholders are required to spend a minimum of RM100.00 on fuel or non- fuel items at PETRONAS gas stations to qualify for the following month's Mesra PA coverage. Cigarettes and top-up purchases (mobile top-ups and Touch N Go) are **excluded** from the RM100.00 eligibility spending amount.
9. The spending period for eligibility for the Mesra PA coverage is between the 16th of the month until the 15th of the month preceding the month of coverage.
10. The spending period cycle tracking will recommence on the 16th day of each month.
11. Upon qualifying for the Mesra PA each month, 100 Mesra points will be deducted from the account of each qualified Mesra Cardholder as the premium for the Mesra PA. Mesra Cardholders must therefore have the sufficient balance of Mesra Points in their account to continue enjoying the Mesra PA for each following month. Mesra Cardholders will receive Mesra PA confirmation emails from SHSB at the beginning of each month. Alternatively, Mesra Cardholder can download the AXXESS mobile application to view his/her spending and coverage status.
12. Mesra Cardholder who do not spend a minimum of RM100.00 within the preceding spending period will not be eligible for the Mesra PA for the next month.
13. Subject to the spending exclusions set out in Clause 8 above, Mesra Cardholders who comply with the minimum spending requirements and have a minimum of 100 Mesra Points in their Mesra account for deduction shall continue receiving the Mesra PA.
14. Upon a claim under the Mesra PA, Mesra Cardholders or beneficiaries claiming under the Mesra PA shall provide to SHSB or the relevant insurance/Takaful provider such details or documents reasonably requested by SHSB or the insurance/Takaful provider in order to receive payments under the Mesra PA.
15. Mesra Cardholders will continuously be covered under the Mesra PA and will have 100 Mesra Points deducted monthly for so long as they meet the minimum spending criteria during the relevant spending period and opt to continue receiving the Mesra PA.
16. Please refer to the relevant Mesra PA Master Policy or Takaful Master Certificate (as applicable) for further details on the coverage provided. These Terms and Conditions are subject to the provisions of the applicable Master Policy or Takaful Master Certificate.
17. The Terms and Conditions herein contained shall prevail over any provisions or

representations contained in any brochure or other promotional materials advertised under this Campaign.

18. PDB and SHSB reserves the absolute right at any time without assigning any reasons to alter, modify, change or vary the Terms and Conditions contained herein, wholly or in part at its absolute discretion.
19. For enquiries on their Mesra Card, spending details and to terminate their enrolment for the Mesra PA, Mesra Cardholders can contact Mesralink at 1-300-22-8888. For enquiries on AXCESS and its benefits, please contact SHSB Helpline Call Center at 1-300-30-2010.
20. For any Mesra PA claim enquiries, Mesra Cardholders should contact either the Zurich Insurance Call Center at 1-300-888-622 or the AIG Insurance Call Center at 1-800-888-811 as applicable.

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