Exclusive RinggitPlus Complimentary RM100 LAZADA e-Voucher
for Life Insurance Products
Terms and Conditions

1. The Exclusive RinggitPlus Offers a Complimentary RM100 LAZADA e-Voucher ("Campaign Gift") for new successful issuance of Life Insurance Plans through [www.ringgitplus.com] (the “Campaign”) which is organized by Jirnexu Sdn Bhd (“the Organiser”). The Campaign shall commence from 15th May 2019 and ends on 30th September 2019, both dates inclusive (“Campaign Period”).

1.1 The Campaign is open to all individuals residing in Malaysia ("Applicants"), who have completed the following procedures:

   a) The Applicant submits an application for Life Insurance Plans ("Qualifying Product") during the Campaign Period through an approved Financial Advisor.

   b) The Applicant makes the premium payment and the application is successfully issued. The Applicant becomes a Policyholder of a Qualifying Product ("Policyholder").

   c) The Policyholder maintains the policy contract for at least 15 days (the “Cooling-Off Period”).

2. The process for the Campaign Gift is as follows:

   2.1 The Organiser will be notified and sent a list of Policyholders who fulfils the qualifying conditions in Clause1 for the eligibility of the Campaign Gift.

   2.2 Within thirty (30) working days from getting the above list, the Organiser will send the Campaign Gift via SMS to the registered mobile number of the Policyholder.

3. Each Eligible Policyholder is entitled to only one (1) Campaign Gift throughout the Campaign Period.

   3.1 The Campaign Gift is RM100 LAZADA e-Voucher exclusively available at the Organiser’s website RinggitPlus.com.

   3.2 It is the Eligible Policyholder’s responsibility to claim the Campaign Gift from the Organiser before 31st December 2019 (“Claim Period”). Eligible Policyholders who claim the gift after the Claim Period will not be entertained.

   3.3 The Campaign Gift will have a validity period of 12 months. Eligible Applicants who are unable to use the Campaign Gift within this validity period will not be entertained and the gift cannot be changed.

   3.4 The Campaign Gift is subject to availability. In the event of unforeseen circumstances, the Organiser reserves the right to substitute an alternative Gift of equivalent or greater value.

   3.5 The Organiser reserves the right to approve or reject Gift redemption without assigning any reason.
3.6 The Gift is not transferrable and not exchangeable for cash.

3.7 Applications made after the Campaign Period will not be entitled for the Gift.

3.8 The Organiser reserves the right to disqualify any Policyholders, without prior notice to the Policyholders who fail to fulfil Clause 1.1 above and/or who have submitted incomplete or inaccurate data during the Application.

4. The Organiser shall not be responsible for any loss, damage, delay, tampering, theft or modification of the Campaign Gift once it has been sent to the Eligible Applicant’s provided mobile number.

5. By applying through the Organiser, all Applicants consent to the use of their personal data by the Organiser for the purposes of the administration of this Campaign and any other purposes to which the Applicant has consented, such as the Terms and Conditions, Personal Data and Information Notice, and Privacy Policy published at ringgitplus.com.

6. By participating in this Campaign, each Applicant agrees to be bound by these terms and conditions:

6.1 The Organiser reserves the right to cancel, terminate or suspend the Campaign without any prior notice. Any cancellation, termination or suspension of the Campaign by the Organiser shall not entitle the Applicant to any claim or compensation against the Organiser for any loss or damage incurred by the Applicant as a direct and indirect result of such cancellation, termination or suspension.

6.2 The decisions of the Organiser in relation to every aspect of the Campaign, including but not limited to the type of Gift, shall be deemed final and conclusive.

6.3 The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

DISCLAIMER: APPLICANTS UNDERSTAND THAT THIS CONTEST IS ORGANISED BY JIRNEXU SDN BHD AND AGREE OTHER INSURERS SHALL BE RELEASED AND HOLD HARMLESS INCLUDING ITS OFFICERS, DIRECTORS, EMPLOYEES AND SUBSIDIARIES FROM AND AGAINST ANY CLAIM OR CAUSE OF ACTION ARISING OUT OF THE PARTICIPATION OF APPLICANTS IN THIS CONTEST.