

Mechanics		
Eligibility	<ul style="list-style-type: none"> Eligible Customers (referring to Parents/Legal Guardian) who have successfully purchased any RHB Bancassurance policy/ certificate either by their name and/or under their children Applicable for RHB Bancassurance channel Applicable for New Business or New Life Insurance policy/Takaful certificate only Each Eligible Customer can be entitled for more than one (1) reward subject to capping as per below 	
Cash Reward	Segment	Cash Reward (%)/ RM
	Non Premier	<p>1.00%</p> <p>Capped at RM 500 per policy/certificate owner or 1.00% of cash reward from annualized First Year Premium (AFYP) or annualized First Year Contribution (AFYC), whichever lower.</p>
	Premier	<p>2.00%</p> <p>Capped at RM 1,000 per policy/certificate owner or 2% of cash reward from annualized First Year Premium (AFYP) or annualized First Year Contribution (AFYC), whichever lower.</p>
Fulfillment	<ul style="list-style-type: none"> The Cash Reward capping is refreshed on a yearly basis. The Life Insurance policy/Family Takaful certificate is subject to a fifteen (15) calendar days of cooling off period. Any policy/certificate which is cooled off, terminates, full surrender, reduced of plan premium/contribution or withdraws the AFYP/AFYC in part or in full within twelve (12) months period from the Policy/Certificate Issuance Date will not be entitled for the cash reward. The cash reward will be clawed back or deducted from the settlement amount if any. Cash reward will be credited into Eligible Customers' active children's account which is RHB Junior Savings Account or RHB Children Account-i (RHB Junior Account/-i) within 60 days from policy/certificate inception date by Tokio Marine Life Insurance Malaysia Berhad/ Syarikat Takaful Malaysia Keluarga Berhad. In the event the Eligible Customers is having more than one (1) RHB Junior Account/-i, the reward shall be fulfilled into the RHB Junior Account/-i with highest Month End Balances (MAB) as of policy/certificate inception month. 	
Products	No	Conventional
	1	RHB Essential PrimeGuard
	2	RHB Treasure 100
	3	RHB Treasure 100 Premier
	4	RHB Treasure Builder
	5	RHB Alpha Future
	6	RHB Essential Elite Saver Plus
	7	RHB Essential PrimeLink Plus Premier
	8	RHB Essential FlexiLink Plus
	9	RHB Essential Protect
	10	RHB Essential Protect Premier
	No	Takaful
	1	Takaful myLife Enriched
2	Takaful myGrowth Plus	
<ul style="list-style-type: none"> The above proposed Products/Cash Rewards are subject to changes from time to time 		