

AXXESS PROGRAMME FAQ

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PART A: BECOMING AN AXXESS MEMBER

What is the AXXESS Programme?

AXXESS is a Benefits Programme that offers Members the opportunity to redeem points earned under the programme (known as AXXESSpoints) to pay (partly or in full) their motor insurance premiums. The programme also provides Members with access to private medical benefits for free when the AXXESSpoints collected reach a certain minimum threshold. Simply shop at participating merchants and collect AXXESSpoints to enjoy these benefits.

Who is eligible to become an AXXESS Member

As long as you are aged between 18 to 70 and either a Malaysian or a Malaysian Permanent Resident you will be eligible to enroll in the programme and enjoy benefits under the programme.

What are the benefits of being an AXXESS Member

AXXESS Members will enjoy the following benefits:

1. Free Medical Benefits of up to 50k annual medical limit and cashless admission to more than 100 private hospitals nationwide once 400 AXXESSpoints are accumulated
2. Virtual AXXESS Card that is automatically uploaded into your account in the Mobile App to eliminate the need to carry around the physical card
3. Check your AXXESSpoints balances and transactions on-the-go
4. Exclusive promotions and offers from AXXESS Partners and Merchants
5. Dedicated Customer Care Hotline

How do I sign up as an AXXESS Member?

In order to be an AXXESS Member and enjoy the benefits of the programme, you are required to obtain and activate an AXXESS card.

AXXESS Cards may be purchased online via the AXXESS website.

Steps to purchase the AXXESS card

1. Visit www.axxess.com.my and select 'Purchase Card'
2. In the next page, you will be asked if you are a Petronas Mesra Card Holder. If yes, please proceed to key in your 16-digit Mesra Card number. Petronas Mesra Card Holders enjoy a promotional 50% discount off the purchase price of the AXXESS Card. If you are not, please click 'Not a Petronas Card Holder'
3. Select 'Add Cart' and enter the quantity of AXXESS Cards you wish to purchase. The maximum cards allowed is five (5). For Petronas Mesra Card Holders, the maximum number of cards is one (1).
4. Select 'Checkout as Guest' and click 'Continue' to proceed to the next page
5. Fill in your title, full name, company, email address, mailing address, telephone and gender in the form and click 'Continue'
6. Under 'Normal Post' the delivery fee will be automatically selected, click 'Continue'
7. Select 'Paypal' to make your payment via credit card or debit card
8. Click 'Place Order' to complete the transaction
9. You will receive an order confirmation number once the transaction is successful
10. An email will be sent to you with your order summary and your order number
11. Once the item has been shipped, an email will be sent to you with the tracking link for your tracking purposes

The AXXESS Card will be delivered to you via normal post within 21 working days.

If you wish to purchase more than 5 AXXESS Cards (only for non-Petronas Mesra Card Members), please place your order via Customer Care Hotline @ 1-300-30-2010.

I have received my card. Can I start to use it and earn AXXESSpoints?

No. Please activate your AXXESS Card before you can earn AXXESSpoints

Note: Earning of AXXESSpoints starts from 1st June 2017 onwards

How do I activate my Card?

You can start the activation process for your AXXESS Card in 3 ways:

1. Scan the QR Code that is printed on the Welcome Pack
2. Logon to <http://app.axxess.com.my/activate>
3. Call our Customer Care Hotline @ 1-300-30-2010 for step by step assistance

Steps to activate the AXXESS Card:

- Step 1: Visit www.axxess.com.my and select 'Activate Card'
- Step 2: Complete your personal details including the 16-digit number that's on your card in the secured form, click on 'Activate AXXESS Membership'
- Step 3: An email with the activation link will be sent to the email address provided in the form. A 6-digit OTP (One Time Password) will also be sent to your mobile phone.
- Step 4: Click on the link to go to the page where you will click on the 'Confirm Account' tab
- Step 5: Key in the OTP sent to your mobile phone in the pop-up page, click 'Confirm'
- Step 6: Once you click 'Confirm' you immediately gain access into your personal account

Do I need to pay a membership fee to become an AXXESS Member?

No. Membership is free. You only need to purchase the AXXESS Card.

Can I have more than one (1) AXXESS Account?

Yes. However, AXXESSpoints are non-transferable across Cards or Member Accounts and may only be redeemed via our Insurance Partner who holds the relevant insurance policy.

Example:

Mr. Tan has two AXXESS Cards, Card 1 and Card 2. He also has two motor insurance policies with Insurer A and Insurer Z. Both Insurers are part of the AXXESS panel of insurers. Mr. Tan may use points from Card 1 to offset his premium from Insurer A and points from Card 2 to offset his premium from Insurer Z or vice versa. He cannot merge or transfer points from Card 1 and Card 2 to offset his premium from Insurer A or Insurer Z.

Please note, Petronas Mesra Card Holders may only hold one (1) AXXESS Card that has been purchased under the promotional price. However, Petronas Mesra Card Holders may purchase additional AXXESS Cards under the normal retail price.

Is the AXXESS Card a Prepaid, Charge, Debit or Credit Card?

No. The AXXESS Card is not a credit, debit, charge or prepaid card. By presenting the AXXESS card to our participating merchants, your transactions are recorded for the purpose of awarding AXXESSpoints to you. When you have earned enough points to qualify for the Free Medical Benefits, the AXXESS Card also acts as a Medical Card.

Is the AXXESS Card or AXXESSpoints transferable?

No. The AXXESS Card and AXXESSpoints earned by you are non-transferable

If I cancel my membership to the AXXESS Programme, what happens to my AXXESSpoints?

When you cancel your membership, any balance of AXXESSpoints in your Member Account which have not been redeemed will be forfeited and not able to be redeemed. You are therefore advised to redeem your points before you cancel your membership.

Can I exchange my AXXESSpoints for cash?

AXXESSpoints carry no monetary value and may not be exchanged for cash.

What is the point value for AXXESSpoints?

One (1) AXXESSpoint = nominal value of RM1.00 at the point of redemption

Part B: Earning AXXESSpoints

How do I earn AXXESSpoints?

AXXESSpoints can be earned, starting from 1st June 2017, by spending at merchants who are participating in the AXXESS Programme. The list of participating Merchants will be available at www.axxess.com.my from 1st June 2017 onwards

Can I still earn AXXESSpoints if I do not have my AXXESS Card with me while shopping at the participating merchant's outlets?

At the moment, you will be required to produce your AXXESS Card to be able to earn points. However, we will be enabling our virtual card features via our Mobile App soon. To keep updated, please visit our website for announcements.

Why is the points awarding structure different among the AXXESS Merchants?

The points awarding structure is determined by each participating merchant depending on its capacity to grant AXXESSpoints to its customers. As each merchant has a different method of operating and provides different products and services, it would not be possible to standardise the points awarding structure.

How long does it take for AXXESSpoints to appear in my account after a transaction?

AXXESSpoints will be posted to your Member Account immediately after the merchant has captured your AXXESS Card details via card swipe or barcode/QR code capture.

However, for merchants who have a return policy, there will be a lapse of time between a transaction being made and the crediting of the AXXESSpoints into your account. The time lapse could be between 30 days to 45 days to allow for the processing of the points. During such time the points will be designated and shown as "Points On Hold" in your Member Account.

How do I keep track of my AXXESSpoints?

You can keep track of your AXXESSpoints by:

- Logging in to your Member Account and going to your 'Account Dashboard' to view the total summary of your AXXESSpoints and details of your transactions
- Logging in to your Member Account via the AXXESS Mobile App to view your AXXESSpoint balance on the Home screen. The AXXESS Mobile App may be downloaded from the App Store or Google Play Store.
- Calling our AXXESS Customer Care Hotline @ 1-300-30-2010

Is there any expiry date to my AXXESSpoints?

Yes. AXXESSpoints have a lifespan of 3 years from the date of issuance. AXXESSpoints automatically expire at the end of the 36th month after being recorded in your Member Account.

Example:

Date of AXXESSpoints Earned

Expiry

10 th July 2017	31 st July 2020
15 th July 2017	31 st July 2020
3 rd August 2017	31 st August 2020

What happens to my AXXESSpoints upon expiry?

Expired AXXESSpoints will be deducted from your Member Account. You may view the balance of AXXESSpoints, the number of AXXESSpoints which are expiring and the month of expiry via logging in to your Member Account via the AXXESS Portal or Mobile App.

What should I do if AXXESSpoints are not credited into my account?

Please contact our AXXESS Customer Care Hotline @ 1-300-30-2010 for further assistance. Please be prepared to furnish us any supporting documents for the transaction.

Part C : Redeeming AXXESSpoints

What can I redeem with my AXXESSpoints?

You can redeem your AXXESSpoints to set off your motor insurance premiums (both car and motorbike) when you purchase or renew such auto insurance from our panel of Insurance Partners.

When can I redeem my AXXESSpoints?

You may start redeeming your AXXESSpoints from 1st July 2017 onwards.

AXXESSpoints are redeemed in chronological order, so that the earliest expiring points will be redeemed first.

What if my motor vehicle insurance is not with any of the Partner Insurers. Can I still use my AXXESSpoints to make a redemption?

Your motor insurance policy must be held by our panel of Insurance Partners in order for you to redeem your AXXESSpoints and offset your motor vehicle insurance premium.

I have insufficient AXXESSpoints to redeem for the full amount of my Motor Insurance premium. Can I redeem the AXXESSpoints in my account and make a cash top-up payment for the balance?

Yes. Redemption of AXXESSpoints for part payment of your Motor Insurance is allowed.

What are the minimum AXXESSpoints required for redemption?

The minimum AXXESSpoints required to be in your Member Account before redemption can be made is fifty (50) AXXESSpoint.

Once I've made a redemption, can I cancel it?

Once a redemption has been effected, no cancellations are allowed.

Part D : Managing Your Axxess Account

I forgot my password. What should I do?

1. At Login, if you have forgotten your password, please key in your email address and click on "Forgot Password"
2. An email with a link to reset your password will be sent to your email address
3. After clicking on the link you will need to change the password to your Member Account in your account settings in the AXXESS Portal

If my AXXESS card is lost/stolen/damaged what should I do?

Request for an AXXESS Card can be made due if the AXXESS Card is stolen, lost or damaged

You will need to go to the AXXESS website to purchase a new AXXESS Card. Once you have received your new AXXESS Card, please DO NOT activate your card. Once you have received the new card, please call our Customer Care Hotline at 1-300-30-2010 between 9am to 6pm on weekdays, except Saturdays, Sundays and public holidays.

All information tagged to the precious AXXESS Card will be transferred to the new AXXESS Card.

How do I cancel my AXXESS Card and Membership?

You may request to cancel your AXXESS card(s) and Member Account(s) at any time by contacting the AXXESS Customer Care Hotline at 1-300-30-2010.

Upon cancellation, any AXXESSpoints which have not been redeemed will be forfeited immediately, therefore please ensure you redeem AXXESSpoints in your Member Account before you cancel your membership.

Upon cancellation, your AXXESS Card will also cease to have any function and no further activity in regards to your AXXESS Card will be allowed

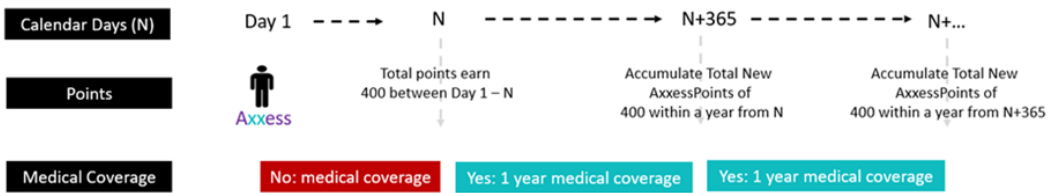
Part E: Free Medical Benefits

How can I be eligible for the Free Medical Benefits?

Simply accumulate 400 AXXESSpoints within one (1) year to unlock and be eligible to the free medical benefits. From 1st July 2017 onwards, as long as you have accumulated the 400 AXXESSpoints, you will be entitled for the free medical benefits.

Your eligibility will also be determined based on the proposal form you will need to complete to register for the medical plan and other terms and conditions as determined by the Insurer.

Scenario 1 – Member earns 400 AXCESSpoints year-on-year



***N: is not more than 1 year**

- I. Card holders earning 400 AXCESSPOINTS within one (1) year from the date of activation will get free medical coverage.
- II. The medical coverage will be valid for one (1) year upon earning the 400th AXCESSpoint and completing the registration process for the medical coverage. This year is termed as the "Coverage Year"
- III. Card holders who accumulate another 400 AXCESSPoints within the "Coverage Year" will be eligible for free medical coverage for the next one (1) year commencing after the end of the Coverage Year.

Scenario 2 – Member not earning 400 AXCESSpoints during the Coverage Year

Axxess Medical Benefit Scenario B: Moderate AxxessPoints earners



- Axxess member upon accumulating 400 AxxessPoints will be entitled to free* Medical coverage for 1 year
- To qualify for free Medical Benefit from *2 to *3, Axxess members will require to accumulate new AxxessPoints within one year from *1 to *2
- Medical coverage will lapse at *2 if total new AxxessPoints earned do not achieve 400 from *1
- Upon earning a total new 400 AxxessPoints from *1, Axxess members will have Medical coverage for 1 year.
- Moderate AxxessPoints earners taking 1+ years to earn 400 points will fall into this category.

Can I carry forward my AXCESSpoints to the following year to make up the 400 required points for the free medical benefit?

Sorry, you will not be able to carry forward your AXCESSpoints. You need to start afresh and accumulate 400 AXCESSpoints in one year to enjoy the free medical benefit.

Example:

Mr. A has qualified for the free medical benefit in Year 1. After he has used some of his AXCESSpoints to redeem his motor insurance, he still has a balance of 200 AXCESSpoints. However, come Year 2, Mr.A will not be able to carry forward his balance of 200 AXCESSpoints to contribute to the 400 points required to be eligible for free medical benefit in Year 3. He will need to start accumulating afresh 400 points.

Will the 400 AXCESSpoints be used to redeem or pay for the Medical Benefits?

Good news! The 400 AXCESSpoints is simply the 'key' to unlocking the medical benefits. The medical benefit is free of charge and without deducting of any AXCESSpoints from your Member Account! You may use the 400 AXCESSpoints together with any other AXCESSpoints you have accumulated so far to offset your motor insurance premiums.

Example:

Mr.A has accumulated a total of 500 AXCESSpoints in one (1) year. As he has met the 400 points threshold, he is now eligible to enjoy the free medical benefits. He now wishes to redeem his AXCESSpoints against his motor insurance premium which is RM800. Mr. A only needs to pay RM300 in cash for his motor insurance as the remaining sum is paid for by redeeming the 500 AXCESSpoints he had earned.

How will I know if I'm eligible for the free medical benefits?

As long as you are between 18 to 70 years old and if you meet the 400 AXCESSpoints threshold, coverage is guaranteed, subject to terms and conditions from the Insurer

You will also receive a notification from us informing you to register for the Medical Benefit when you have accumulated the minimum threshold of AXCESSpoints.

I have an existing medical insurance plan. Am I still eligible?

Yes. You are still eligible regardless of any other insurance policies you may have.

What if I have more than one (1) AXCESS Card?

The free medical benefit is given per customer basis, regardless of how many cards you hold.

Example 1

Mr A has two AXCESS Cards. AXCESS Card 1 has a balance of 300 AXCESSpoints and AXCESS Card 2 has a balance of 200 AXCESSpoints. The AXCESSpoints will be combined to make up the 400 AXCESSpoints required to qualify for the free medical benefits and Mr A will be entitled to only one free medical benefit.

Example 2

Mrs B has two AXCESS Cards. AXCESS Card 1 has a balance of 400 AXCESSpoints and AXCESS Card 2 has a balance of 500 AXCESSpoints. Although both cards meet the qualifying number of points, Mrs B will only be entitled to one free medical benefit.

Who should I contact if I need more information?

For more information, kindly refer to our website at www.axcess.com.my or contact our Customer Care Hotline at 1-300-30-2010 from Monday – Fridays, except Saturdays, Sundays and Public Holidays, from 9am – 6pm.