

Dated: 27 March 2019

AXXESS – PA BENEFIT FOR MERCATO, JASONS FOOD HALL OR COLD STORAGE STORES CUSTOMERS

TERMS AND CONDITIONS

1. 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 AIG Malaysia Insurance Berhad (“**Master Policy**”), AXXESS members who spend a minimum of Ringgit Malaysia Two Hundred (RM200.00)(“**Minimum Spending Amount**”), excluding purchase of tobacco, cigarettes, e-pay or e-money top-ups, bill payments, gift cards and gift vouchers) at Mercato, Jasons Food Hall or Cold Storage (“**Mercato, Jasons Food Hall or Cold Storage Stores**”), between the 16th of one month and the 15th day of the next month (“**Spending 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) Grocery vouchers worth RM300.00 each month for a period of up to sixty (60) months for a total value of RM18,000.00;
 - (b) Accidental Death and Disability insurance coverage of up to RM10,000.00 to be paid to the next of kin or named beneficiary (which is increased to up to RM20,000.00 if the insured event occurs on a Government gazetted Public Holiday in Malaysia); and

**Note: Only ONE of the benefits set out in (b) above can be claimed, in accordance with the terms of the Master Policy.*
 - (c) 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.
2. The PA Benefits and coverage is valid for 24 hours a day and 7 days a week, worldwide.
3. No AXXESSpoints earned for achieving the minimum spending amount shall be deducted for the PA Benefit. However, the first RM200.00 spent in a Spending Period will not be entitled to any AXXESSpoints. Only amounts spent above this RM200.00 in any Spending Period shall be eligible to receive AXXESSpoints according to the prevailing rate offered by Mercato, Jasons Food Hall or Cold Storage Stores. Purchases of items excluded from the calculation of the Minimum Spending Amount will not earn any AXXESSpoints.
4. 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 for as long as the AXXESS member continues to achieve the Minimum Spending Amount during each successive Spending Period.

As an example, if an AXXESS member achieves the Minimum Spending Amount between 16 December 2018 and 15 January 2019, the PA Benefit shall commence on 1st February 2019 and so on.

5. AXXESS cards can be purchased at the Mercato, Jasons Food Hall or Cold Storage Stores' Customer Service Counters. The terms and conditions for AXXESS members and the AXXESS Programme can be found at www.AXXESS.com.my/doc/tc.pdf.
6. AXXESS cards purchased must be activated online at www.axxess.com.my/activation. Certain personal information such as a member's Name, NRIC Number., Mobile Phone Number and email address are required for activation of the AXXESS card and registration as an AXXESS member.
7. 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 AIG helpline at 1-800-88-88-11 or the AXXESS call centre at 1-300-30-2010.
8. 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 and the criteria for qualification to the PA Benefit with or without prior notice without providing any reasons for the same.

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.