

TERMS & CONDITIONS

AMANAHRAYA “BINA LEGASI” CAMPAIGN 2025

“Your Legacy Planning Journey Begins Here”

Campaign Period: 1 August 2025 – 30 September 2025

A. Organiser

This campaign is organised by **Amanah Raya Berhad** (“Organiser” or “AmanahRaya”).

B. Campaign Period

The campaign will run from **1 August 2025 to 30 September 2025**. The Organiser reserves the right to amend, extend, or terminate the campaign at any time without prior notice.

C. Products and Services

- AmanahRaya Wills (Basic and/or Comprehensive Wills) for Individual/Combo;
- HiBAHKU;
- Estate Administration Services
- Cash Trust;
- Property Trust

D. Eligibility

This campaign is open to all Malaysian citizens who meet the following criteria:

- For AmanahRaya Wills – Individuals aged 18 and above (for Peninsular Malaysia and Sarawak) and aged 21 and above (for Sabah) and;
- For other AmanahRaya products as listed in item (C) – Individuals aged 18 and above (nationwide).

E. Promotional Prices

Product	Normal Price	Promo Price
HiBAHKU (Individual)	RM1,500.00	RM1,300.00
Basic Will	RM500.00	RM400.00
Comprehensive Will	RM1,200.00	RM1,000.00
Combo Basic Will (2 pax)	RM1,000.00	RM700.00
Combo Comprehensive Will (2 pax)	RM2,400.00	RM1,800.00
Legal Fees for Cash Trust	RM200.00	Waived
Legal Fees for Property Trust	RM200.00	Waived

F. Estate Administration Discount Coupon

Customers who redeem this coupon and open their estate administration file before 31 December 2025 will be entitled to:

Type	Normal Price	Promo Offer	Valid Until
Estate Administration	Based on AmanahRaya fee table	10% discount subject to min fee of RM1,000.00	31 December 2025

Note: Original Coupon must be presented at the point of registration. The Coupon is for single use only.

G. Mystery Gift Incentive

- Walk-in Customers **who subscribe to either HiBAHKU or Comprehensive Will** at any of AmanahRaya Branches in the whole of Malaysia will be entitled to a Mystery Gift.
- Each branch is allocated 10 Mystery Gift, therefore due to the limited quantity, the gift is given on a “*first come, first serve*” basis.
- Gifts are non-exchangeable for cash or coupon.

H. Valid Purchase Channels

Promotional prices are valid only through the following official channels:

- Walk-in to any AmanahRaya Branches in the whole of Malaysia;
- Mobile Counters / Roadshows / Briefings
- Wills Online Platform

I. Refund Policy

No refunds will be allowed for any product or service purchased under this promotional campaign.

J. General Terms

1. By participating in this campaign, customers are deemed to have read, understood, and agreed to be bound by these Terms and Conditions.
2. AmanahRaya shall not be responsible for any technical failure, system errors, third-party interference, or human error that occurs beyond its reasonable control.
3. AmanahRaya shall not be liable for any event beyond its control, including but not limited to acts of God, war, riot, pandemic, flood, fire, or other natural disasters.
4. By participating, customers consent to AmanahRaya processing their personal data for campaign-related purposes, in accordance with the Personal Data Protection Act 2010.
5. Disclaimer: To the extent permitted by law, AmanahRaya, its officers, employees, agents or representatives shall not be liable for any direct, indirect, incidental, special, exemplary, or consequential damages (including loss of use, data, profits, or reputation) arising from participation in this campaign.
6. AmanahRaya reserves the right to amend, cancel or add to these terms and conditions at its sole discretion, without prior notice. All changes shall be binding as if incorporated herein.
7. These terms and conditions shall be governed by and interpreted in accordance with the laws of Malaysia.
8. For further inquiries, please contact AmanahRaya at **03-2723 7273** or visit www.amanahraya.my.

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