

TERMA & SYARAT

KEMPEN “BINA LEGASI” AMANAHRAYA 2026

“Perwarisan Anda Bermula Di Sini”

Tempoh Kempen: 1 Mac 2026 – 30 April 2026

A. Penganjur

Kempen ini dianjurkan oleh **Amanah Raya Berhad** (“Penganjur” atau “AmanahRaya”).

B. Tempoh Kempen

Kempen berlangsung dari **1 Mac 2026** hingga **30 April 2026**. Penganjur berhak mengubah, melanjutkan atau menamatkan kempen ini tanpa sebarang notis awal.

C. Produk Dan Servis

- Wasiat AmanahRaya (Asas dan/atau Komprehensif) untuk Individu/Kombo;
- HiBAHKU;
- Pentadbiran Harta Pusaka
- Amanah Tunai;
- Amanah Hartanah

D. Kelayakan

Kempen ini terbuka kepada semua individu yang memenuhi syarat-syarat berikut:

- Untuk Wasiat AmanahRaya– individu yang berumur 18 tahun ke atas (Semenanjung Malaysia dan Negeri Sarawak) dan yang berumur 21 tahun ke atas (Negeri Sabah); dan
- Untuk lain-lain produk AmanahRaya yang tersenarai di item (C) - individu yang berumur 18 tahun ke atas (seluruh Malaysia).

E. Promosi & Harga Istimewa

Produk	Harga Biasa	Harga Promosi
HiBAHKU	RM1,500.00	RM1,300.00
Wasiat Asas	RM500.00	RM400.00
Wasiat Komprehensif	RM1,200.00	RM1,000.00
Kombo Wasiat Asas (2 pax)	RM1,000.00	RM700.00
Kombo Wasiat Komprehensif (2 pax)	RM2,400.00	RM1,800.00
Yuran Guaman Amanah Tunai	RM200.00	Dikecualikan
Yuran Guaman Amanah Property	RM200.00	Dikecualikan

F. Kupon Diskaun Pentadbiran Harta

Pelanggan yang menebus kupon asal ini dan membuka fail pentadbiran pusaka **sebelum 31 Disember 2026** layak menerima:

Jenis	Harga Biasa	Tawaran Promosi	Sah Sehingga
Pentadbiran Harta Pusaka	Yuran semasa AmanahRaya	Diskaun 10% (minimum yuran RM1,000; had maksimum diskaun RM300).	31 Disember 2026

Nota: Kupon asal perlu dikemukakan semasa pendaftaran perkhidmatan. Kupon ini hanya boleh digunakan sekali sahaja.

G. Saluran Pembelian Sah

Promosi hanya sah untuk pelanggan yang melanggan melalui:

- mana-mana Cawangan AmanahRaya di seluruh Malaysia (*Walk-in*)
- Kaunter Bergerak / *Roadshow* / Taklimat
- Wasiat Atas Talian / *Will Online Platform*

H. Polisi Bayaran Balik

Tiada bayaran balik dibenarkan untuk semua produk dan perkhidmatan yang dilanggan melalui kempen promosi ini.

I. Lain-lain Syarat

1. Dengan menyertai promosi ini, pelanggan dianggap telah membaca, memahami dan bersetuju dengan terma dan syarat yang ditetapkan.
2. AmanahRaya tidak bertanggungjawab atas sebarang kegagalan teknikal, gangguan, campur tangan luar atau kesilapan manusia atau sistem yang berlaku bukan disebabkan oleh kecuaiian pihak AmanahRaya.
3. AmanahRaya tidak bertanggungjawab terhadap apa-apa kejadian luar jangka seperti bencana alam, peperangan, rusuhan, pandemik, dan kejadian di luar kawalan.
4. Dengan menyertai promosi ini, pelanggan bersetuju memberi kebenaran kepada AmanahRaya untuk memproses data peribadi bagi tujuan berkaitan promosi ini, selaras dengan Akta Perlindungan Data Peribadi 2010.
5. **Penafian:** AmanahRaya, pegawai, kakitangan, ejen atau wakilnya tidak akan bertanggungjawab terhadap sebarang kerosakan langsung atau tidak langsung, termasuk kehilangan data, keuntungan atau reputasi berkaitan penyertaan pelanggan dalam kempen ini.
6. AmanahRaya berhak, atas budi bicara mutlaknyanya, untuk meminda, menambah atau membatalkan mana-mana terma dan syarat ini tanpa notis awal. Segala perubahan dianggap telah dimasukkan dan terikat dengan pelanggan secara automatik.
7. Terma dan syarat ini ditafsirkan menurut undang-undang Malaysia.
8. Untuk maklumat lanjut, sila hubungi AmanahRaya di **03-2723 7273** atau layari www.amanahraya.my.

Ruangan ini sengaja dibiarkan kosong

TERMS & CONDITIONS

AMANAHRAYA “BINA LEGASI” CAMPAIGN 2026 “Your Legacy Planning Journey Begins Here” Campaign Period: 1 March 2026 – 30 April 2026

A. Organiser

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

B. Campaign Period

The campaign will run from **1 March 2026 to 30 April 2026**. 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);
- 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 2026 will be entitled to:

Type	Normal Price	Promo Offer	Valid Until
Estate Administration	Based on AmanahRaya fee table	10% discount, subject to a minimum fee of RM1,000.00, with the discount capped at RM300.00.	31 December 2026

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

G. 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

H. Refund Policy

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

I. 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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