

## Terms & Conditions:

- The signed application must be received and accepted by Sukoon Insurance Company between 1<sup>st</sup> October 2024 – 31<sup>st</sup> December 2024.
- Policies must be issued by 31 December 2024\*  
\*These are provisional dates and could vary depending on when premium collection is successful.
- By participating in this promotion, you agree to be bound by these terms and conditions.
- Only Life Protect (Conventional and Takaful) product is eligible for this promotion.
- The offer must be read in conjunction with the product literature, Key Fact Document and the Policy Terms and Conditions (available on request from your financial professional)
- Your policy must be maintained for at least **two years** from the date your premium is accepted. If surrendered (or partially surrendered) within two years, the voucher amount will be reclaimed in the surrender calculation as number of units on pro rata basis.
- Reconciliation will be done at the end of the campaign post free look period is over.
- The eligible clients will have their gift vouchers handed over physically by their respective relationship managers and/or insurance specialist.
- The corresponding reward is not transferable or exchangeable for cash, credit, or any other items in part or whole.
- The Bank and Sukoon Insurance Company are not responsible for any loss or damage of the gift vouchers.
- Gift Voucher worth 2.5% of Annual Premium will be issued and will be capped at AED 10,000 per policy.
- One offer per application is applicable.
- In case of Cancelled from Inception or premium miss, policy will not be eligible for the campaign.
- Should unforeseen circumstances require Sukoon Insurance Company to change the offer terms and conditions or withdraw the offer prior to the policy being issued, Sukoon shall have the right to do this. Notification of any such change or withdrawal will be provided.
- Sukoon's interpretation and decision on all matters relating to the special offer shall be final, binding, and conclusive. No appeals will be accepted.