

Terms & Conditions:

- The signed application must be received and accepted by Zurich International Life between 1st September 2024 – 31st December 2024.
- Policies must be issued by 31 January 2025*
*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 regular premium products are eligible for this promotion. (International Term Assurance, Futura, and Regular Savings Plan). The Wealth Accumulation plan is excluded from this offer.
- 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.
- The eligible clients will have their devices 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 Zurich International Life are not responsible for any loss, damage and/or injury sustained by the client or any other person arising directly or indirectly from using the iPhone or iWatch device.
- Apple is not a participant or a sponsor of this program.
- One offer per application capped at AED 7000.
- Should unforeseen circumstances require Zurich to change the offer terms and conditions or withdraw the offer prior to the policy being issued, Zurich shall have the right to do this. Notification of any such change or withdrawal will be provided.
- Zurich's interpretation and decision on all matters relating to the special offer shall be final, binding, and conclusive. No appeals will be accepted.
- Rewards reconciliation will be done at the end of the offer period.