

# Get To Know: **Etiqa Cashback by Driving Less**



**Takaful**

*Not just Takaful, Etiqa Takaful*

Updated : Version 2.0 | July 2025

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).  
| Member of PIDM

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# What is Etiqua Cashback by Driving Less



A cashback incentive that rewards Etiqua's car policy/certificate holders for driving less.



Once activated, Etiqua's car policy/certificate holders can earn up to 30% cashback per year from their total premium /contribution (minus No Claim Discount).

## Eligibility



Vehicle is protected by Etiqua's Comprehensive Private Car coverage



Vehicle is used for private purposes only

The cashback is calculated on a daily basis, as a percentage of your basic premium/contribution (minus No Claim Discount) based on the variables in the Cashback Table below.

Tier	Kilometer Range Per Day	Daily Cashback	Total Cashback Per Year
Tier 1	0 - 14km	0.082%	30%
Tier 2	15 - 28km	0.055%	20%
Tier 3	29 - 42km	0.027%	10%



# Benefits of Etiqua Cashback by Driving Less

★ This cashback is a recurring benefit based on the customer's active participation and timely submissions.

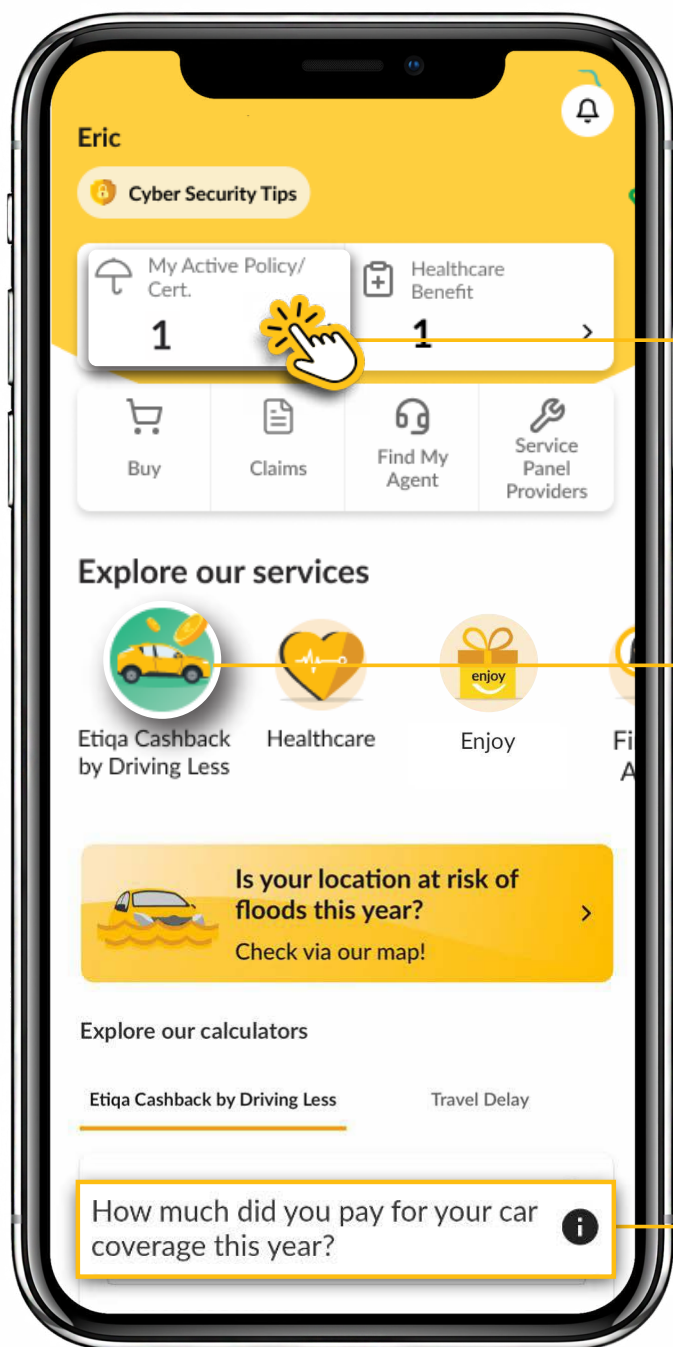
★ Earn up to 30% cashback per year from your total premium/contribution (minus No Claim Discount).

★ Cashback can be earned multiple times, based on the number of odometer readings submitted at the right intervals (every 10 days).

★ Reduced carbon footprint and emission towards the environment contributes to a better and more sustainable future.



# How to navigate **Etiqua Cashback by Driving Less in ETIQA+?**



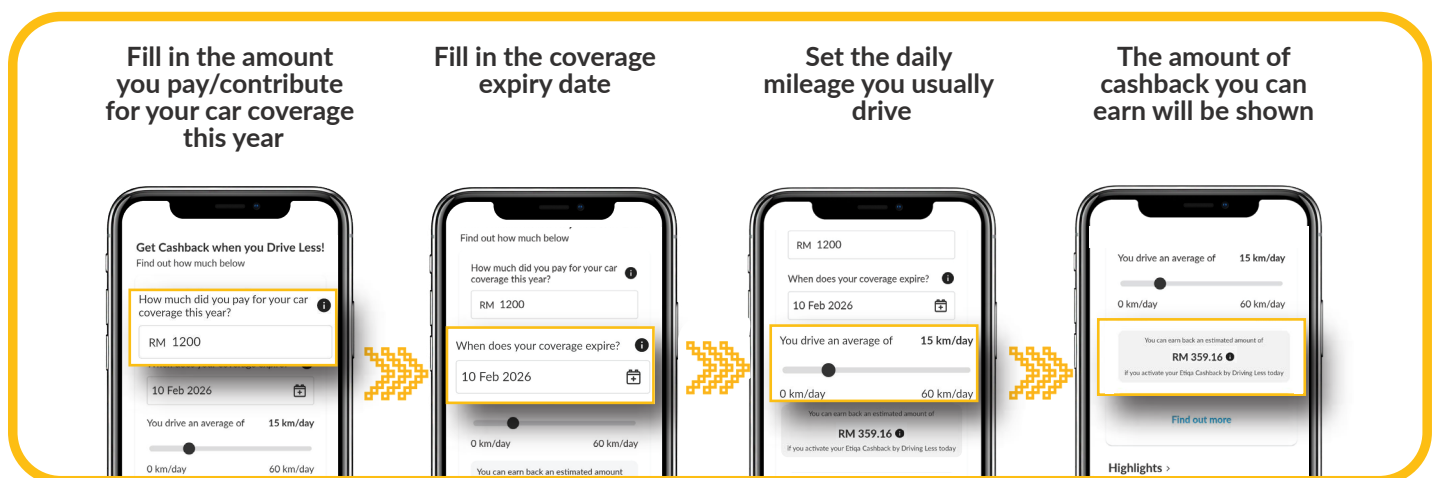
**1** Tap here to view your policies/certificates

**2** Tap here to activate Etiqua Cashback by Driving Less

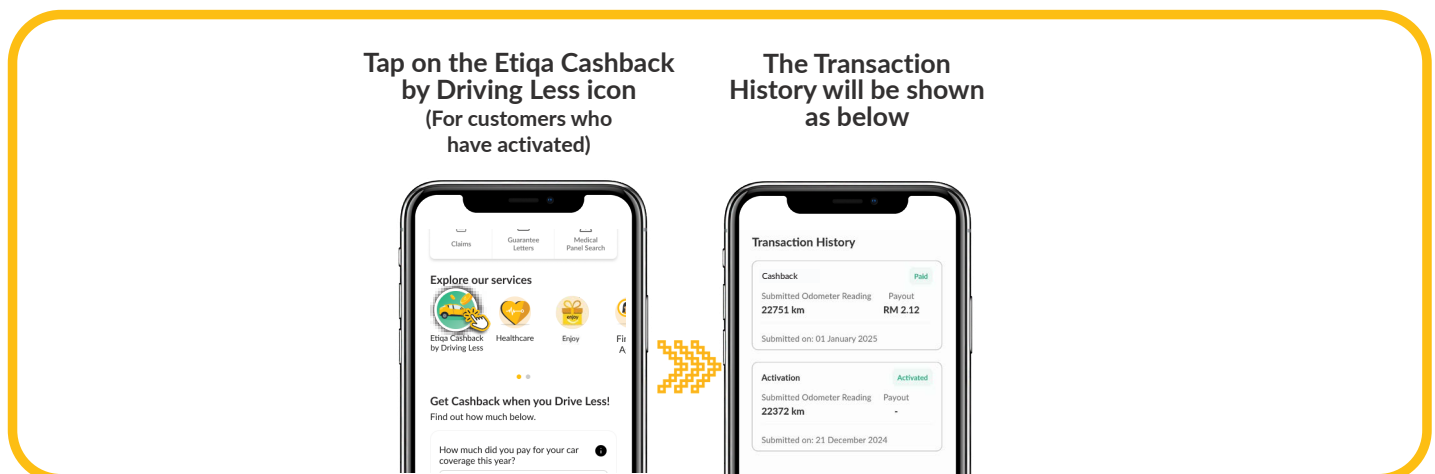
**3** Tap here to explore the Etiqua Cashback by Driving Less Calculator

# How to navigate Etiqua Cashback by Driving Less in ETIQA+?

## How to use the Etiqua Cashback by Driving Less Calculator?



## How to check your Etiqua Cashback by Driving Less Transaction History?



# Frequently Asked Questions | Etiqa Cashback by Driving Less in Etiqa+

## What is Etiqa Cashback by Driving Less benefit?

Etiqa Cashback by Driving Less is a free add-on that can be added to your Etiqa Comprehensive Private Car Coverage plan. It enables you to earn up to 30% cashback per year from your total premium/contribution (minus No Claim Discount) for driving less.

## How can I sign up for Etiqa Cashback by Driving Less?

It will be automatically added to your plan when you sign up for Etiqa's Comprehensive Private Car Coverage.

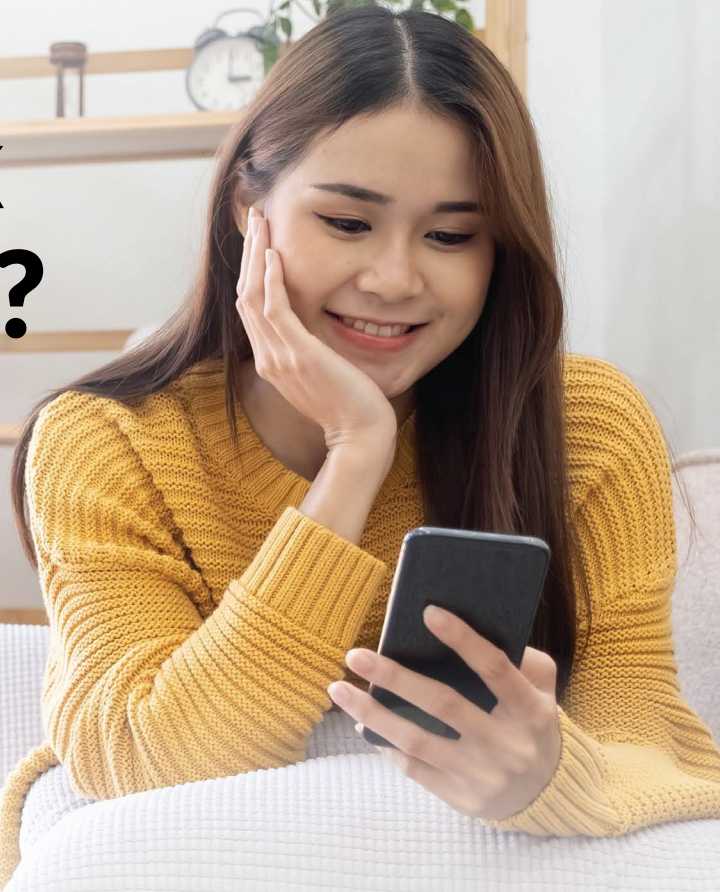
## Will I be charged for the Etiqa Cashback by Driving Less add-on?

No. Etiqa Cashback by Driving Less is free of charge.

## Will I still receive the No Claim Discount (NCD) with the Etiqa Cashback by Driving Less add-on?

Yes, you will still enjoy NCD coverage for your car. Etiqa calculates the cashback as a percentage of your premium/contribution after deducting the yearly NCD (if applicable) based on your mileage.

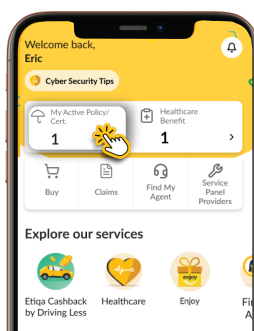
# How to Activate Etiqua Cashback by Driving Less?



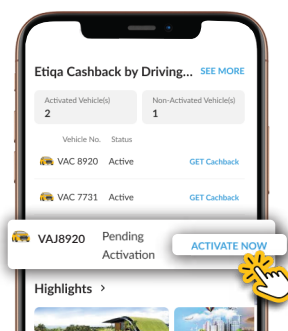
Download the Etiqua+ app



Go to My Active Policy/Cert



Select your vehicle and tap on Activate Now



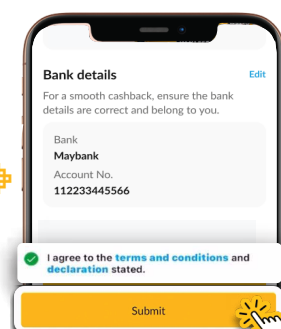
Upload photo of your vehicle's odometer reading



Upload photo of your vehicle's number plate



Fill in your bank details and tap Submit





# Frequently Asked Questions | Activation

## What are the eligibility criteria to activate Etiqua Cashback by Driving Less?

Your vehicle must be protected by Etiqua's Comprehensive Private Car Coverage and must be used for private purposes only.

## My car does not fall within the eligibility criteria. Can I still add on and activate Etiqua Cashback by Driving Less?

Unfortunately, no. You must meet all eligibility criteria to add on and activate Etiqua Cashback by Driving Less.

## Why can't I find the Etiqua Cashback by Driving Less activation feature for my policy/certificate in the Etiqua+ app?

It may be due to one of the following reasons:

- Your vehicle is not covered under Etiqua's comprehensive motor coverage Insurance /Takaful plan.
- The vehicle is registered for commercial, rental, or fleet purposes, which is not eligible for Etiqua Cashback by Driving Less?



Still not working? Try the in-app Live Chat support for further assistance.

## Why is the Etiqua Cashback by Driving Less activation button missing in the Etiqua+ app?

The button may not appear due to the following reasons:

- Your policy/certificate may not be an Etiqua's Comprehensive Private Car Coverage.
- Your vehicle is used for commercial, rental, or fleet purposes.
- Your policy/certificate may not be active yet.
- Your policy/certificate renewal is in progress.
- Your app may need an update or is temporarily under system maintenance.



Still not working? Try the in-app Live Chat support for further assistance.

# Frequently Asked Questions | Activation

## What should I do if the Etiqua+ app freezes during activation?

Try one of the below methods:

Restart the app and try submitting again.

Restart your device to eliminate temporary issues.

Clear cache/data via your device settings.

Uninstall and reinstall the app if the issue persists.

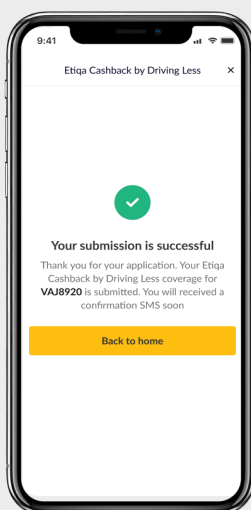


Still not working? Try the in-app Live Chat support for further assistance.

## How can I confirm that my activation is successful?

### Successful notification

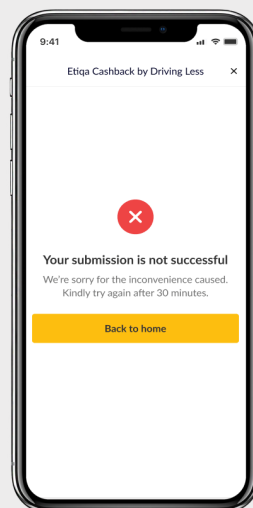
1



You should see the “Successful” notification in Etiqua+ if the activation is successful.

Otherwise, the “Unsuccessful” notification will appear.

### Unsuccessful notification



2

You should receive an SMS or Etiqua+ push notification within 10 days confirming that your activation was successful.

### SMS

RMO ETIQA: ETQ1234 Your Etiqua Cashback by Driving Less is activated. Upload any time after 10 days via Etiqua+ app to earn cashback. Info: Visit Etiqua website.

### Push Notification



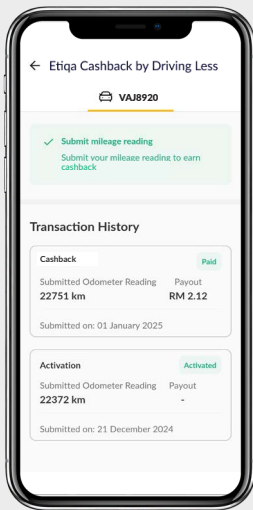
Etiqua+ 17:45

Etiqua Cashback by Driving Less activation successful! 🎉  
Woohoo, congrats! You've activated Etiqua Cashback by Driving Less. You can now earn up to 30% cashback! Enjoy driving less and saving more!



# Frequently Asked Questions | Activation

## How can I confirm that my activation is successful?



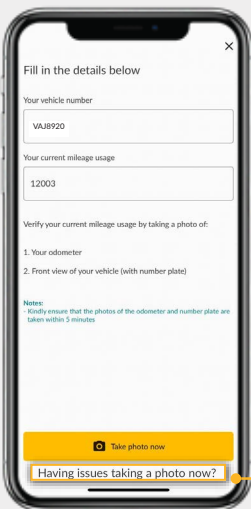
Check the Transaction History for updates.



If there's no information, try the in-app Live Chat support for further assistance.

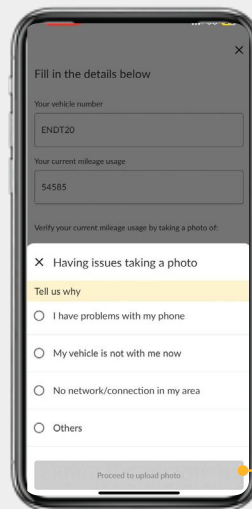
## I have trouble uploading the odometer reading while using the Etika+ app.

1



Tap Having issues taking a photo now?

2



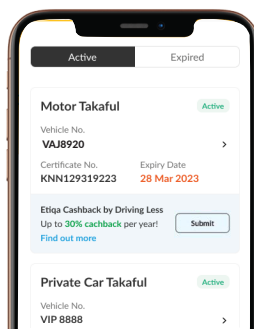
Select a relevant issue.

Tap Proceed to upload photo to select image(s) from your phone gallery.

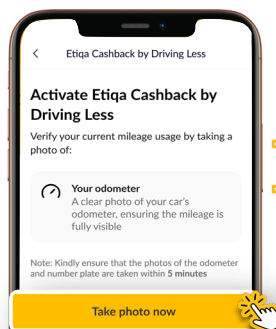
# How to redeem **Etiqua Cashback** by Driving Less?



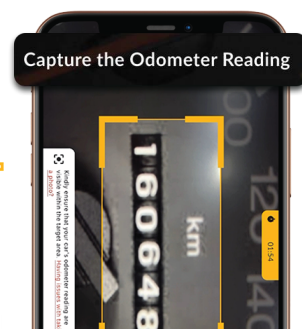
Select your  
vehicle number



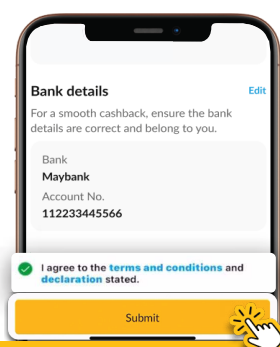
Select Take  
photo now



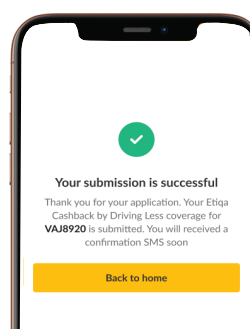
Upload photo of  
your vehicle's  
odometer reading



Fill in your bank  
details and tap  
Submit



Submission  
successful





# Frequently Asked Questions | Cashback

## Can I still submit for cashback redemption if I have filed a claim under my Etiqa's Comprehensive Private Car Coverage plan?

Yes, you will still be eligible for cashback redemption even though you have filed for claim under your Etiqa Comprehensive Private Car Coverage plan.

## What are the situations that will affect my cashback redemption submission?

You will not be eligible for a cashback if:

- You cancel your plan before the Insurance/Takaful period ends. You will only receive the cashback earned before the cancellation.
- Your vehicle's odometer reading image is tampered with, modified, or invalid.
- Your mileage exceeds the limit stated in the Cashback Table (Refer to Page 3).

## How frequently can I submit for a cashback redemption?

At least 10 days after activation, and at least 10 days between each submission.

## Why I am unable to submit my cashback redemption?

Possible reasons:

- Mismatch in vehicle odometer readings: Ensure that your latest vehicle odometer reading is higher than the last reading submitted.
- Unreadable image: Ensure any uploaded photo is clear and not obstructed by reflections or shadows.
- Invalid file format: Ensure any uploaded photo is in the required format (JPEG or PNG).



Still not working? Try the in-app Live Chat support for further assistance.

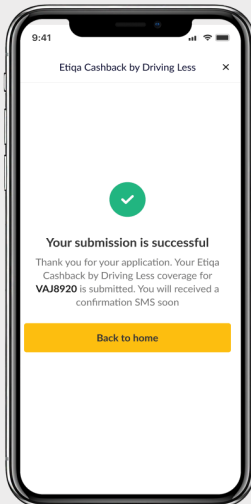
# Frequently Asked Questions | Cashback

## How can I confirm that my cashback redemption submission is successful?

### Successful notification

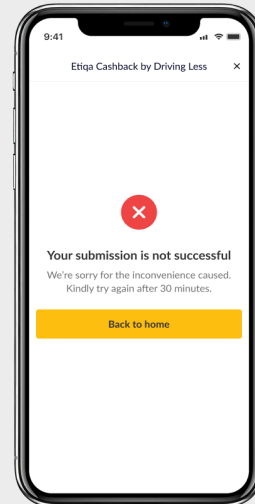
### Unsuccessful notification

1



You should see the "Successful" notification in Etiqua+ if the cashback redemption is successful.

Otherwise, the "Unsuccessful" notification will appear.



2

You should receive an SMS or Etiqua+ push notification within 10 days confirming that your cashback redemption submission was successful.

### SMS

RM0 ETIQA: ETQ1234 Etiqua Cashback by Driving Less payment of RM120 has been credited to your MBB A/C\*\*\*\* 3138 on 01/02/2025. Info: Visit Etiqua website.

### Push Notification

Etiqua+ 17:45  
Your Cashback Has Been Credited!  
🎉 Woohoo! Your cashback from Etiqua Cashback by Driving Less has been credited. 🍷 Thanks for choosing Etiqua. Enjoy your reward!

Otherwise, you should receive an SMS or Etiqua+ push notification within 10 days if your cashback redemption submission was unsuccessful.

### SMS

RM0 ETIQA: ETQ1234 Sorry, Your Etiqua Cashback by Driving Less submission is not qualified for payout this time. Try again soon. Info: Visit Etiqua website.

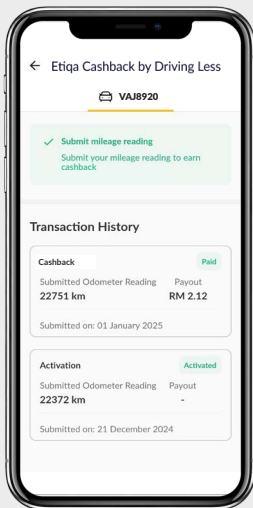
### Push Notification

Etiqua+ 17:45  
Unsuccessful Cashback Submission  
Oh no! Your cashback redemption under Etiqua Cashback by Driving Less didn't qualify for a payout this time. Please try again. Thank you!



# Frequently Asked Questions | Cashback

## How can I confirm that my cashback redemption submission is successful?



Check the Transaction History for updates.



If there's no information, try the in-app Live Chat support for further assistance.

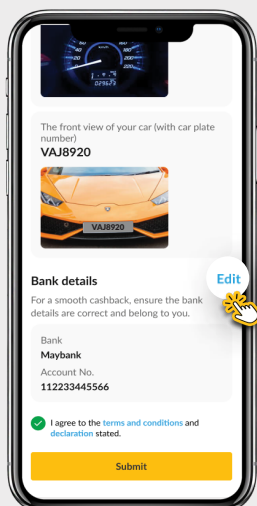
## What should I do if my cashback payment is delayed beyond 5 - 7 days?

- Verify that your submission was successful via the Transaction History in the Etika+ app.



If the issues persist, contact Etika's support via the in-app Live Chat.

## How do I update my bank account details for Etika Cashback by Driving Less?



You can update your bank details in the Etika+ app when submitting your odometer reading. Tap **Edit** to make changes before submitting. Once submitted, changes can only be made during your next odometer submission.



If you accidentally submitted a **bank account that does not belong to you**, contact us via **Live Chat** immediately for assistance.

[www.etiqa.com.my](http://www.etiqa.com.my)



**Etiqua General Takaful Bhd** (201701025031)  
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regulated by Bank Negara Malaysia)

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