

Etiqua Cashback by Driving Less FAQ

1. What is Etiqua Cashback by Driving Less?

It's a free benefit when sign up or renew Etiqua Car Insurance/Takaful. If you drive less, you can get cashback of up to 30% of your premium/contribution (after deducting the NCD).

2. How does driving less help the environment?

Every time you **don't drive**, your car releases **less smoke and carbon**. This keeps the air cleaner. So, we reward you with cashback for being kinder to the planet.

3. Does this add-on cost extra?

Nope! It's **100% free** for Etiqua's Comprehensive Private Car Insurance/Takaful customers.

4. Who can get this benefit?

Your car must:

- Have **Etiqua's Comprehensive Private Car Insurance/Takaful** coverage
- Be for **personal usage** (not business)

5. My extra car barely moves. Can I join?

Yes! This benefit is great for cars that are rarely used.

6. Are luxury or sports cars allowed?

Yes – any car type can join as long as it meets the criteria.

7. Do I still get my No Claim Discount (NCD)?

Yes! You still get your NCD. The cashback is calculated from your premium/contribution **after** deducting your NCD.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqua or PIDM (visit www.pidm.gov.my). | Member of PIDM

8. How does the Cashback by Driving Less work?

Step 1: Activate

Upload a photo of your **car's odometer** (the meter showing your mileage) and **car number plate** in the Etiqa+ App.

Step 2: Upload mileage regularly

Every time you upload a new mileage photo, we track how much you drive. You can upload anytime – just wait **10 days** between uploads.

Step 3: Final upload

When your insurance/takaful ends, upload your final mileage. We'll remind you by SMS 3 days before.

9. I take LRT/MRT to work. Is this good for me?

Yes! Since you don't use your car much, you can easily get **up to 30% cashback**.

10. Some weeks I WFH, some weeks I go to office. Is this okay?

Yes. Cashback is based on your **average daily mileage**, so low-driving days help balance the high-driving days.

11. I use my car mainly for short school runs or groceries. Will I get higher cashback?

Most likely, yes! Short trips mean lower mileage, which can help you reach the **highest cashback tier**.

12. How do I activate and submit cashback?

Use the **Etiqa+ App**:

1. Download and open the app.
2. Set up your account.
3. Tap "**Etiqa Cashback by Driving Less**".
4. Select your car policy/certificate and tap **Activate**.
5. Key in your mileage.
6. Take photos of your odometer and car number plate.
7. Tick the agreement and submit.

Your submission will be checked within **3 days**.

13. I can't upload my odometer photo on the app. What now?

Email: etiqa.support@etiqa.com.my
Or contact your agent.

14. When can I upload my mileage?

Anytime – just wait at least **10 days** between submissions.

15. Can I submit without using the Etiqa+ App?

No. All submissions must be done **only** through the app.

16. How much cashback will I get?

| Tier | Kilometre Range per day | Daily Cashback % | Total Cashback % for a year |
|--------|-------------------------|------------------|-----------------------------|
| Tier 1 | 0.00 km - 14.00 km | 0.082% | 30% |
| Tier 2 | 14.01 km - 28.00 km | 0.055% | 20% |
| Tier 3 | 28.01 km - 42.00 km | 0.027% | 10% |

17. What should the odometer photo look like?

- Clear
- No blur
- Shows your mileage AND car number plate
- Not edited or covered

18. What if my photo gets rejected?

You'll get a message in the app. Just upload a new, clear photo.

19. Can I see my estimated cashback?

Yes! You can view it anytime in the Etiqa+ App.

20. When will I receive my cashback?

After your insurance/takaful period ends. It will be sent straight to your **bank account** once your final mileage is verified. Do check and ensure your bank account details provided are correct and in your name.

21. What if I forget to upload my final mileage?

You may **lose your cashback** – so remember to upload!

22. I didn't upload my first odometer photo when I joined. Do I still get cashback?

Yes. Just upload your odometer and car number plate later to activate your benefit.

23. I made a claim. Can I still get cashback?

Yes! Claims do NOT affect your cashback eligibility.

24. My car is in the workshop. Must I still upload mileage?

No. Just upload once your car is back.

25. I sold my car. Will I still get cashback?

You'll only get cashback for the **days before** your policy/certificate ended.

26. When will cashback NOT be paid?

You won't get cashback if:

- a) Your policy/certificate is cancelled (but you still get cashback earned before cancellation).
- b) Your odometer is tampered, changed, or faulty.
- c) You drive too much and your mileage doesn't fall into any cashback tier.