

# Not driving much these days? No problems, with Etiqa you get cash rebates for driving less

Up To  
**30% CASH REBATES**  
Per Year

## Drive Less Save More

During these Covid-19 times, many of you have encountered movement restrictions and are driving less. Etiqa understands the financial challenges and would like to offer cash rebates for your reduced mileage on the road. The less you drive, the more you gain! Just select the Drive Less Save More Takaful add-on at no extra cost when you sign up for your Etiqa Motor Takaful plan.

## How does it work?

### Step 1 - Activate your benefit

After signing up for an Etiqa Motor Takaful plan with the Drive Less Save More add-on, upload an image of your car odometer reading & car number plate via the Etiqa Smile App. You can do this at your convenience.

### Step 2 – Claim your rebate

Subsequent uploads of your car odometer reading will be required to claim a rebate during the coverage period. You can upload an odometer reading as frequently as you wish, subject to a minimum of 10 days between each upload.

### Step 3 – Submit the final upload

Upon expiration of your Motor Takaful plan, a final submission of your car odometer reading is required. You will be notified via an SMS reminder 3 days before the expiration date.

The cash rebate is calculated on a daily basis, as a percentage of your basic contribution (minus No Claim Discount) based on the variables in the Rebate Table below.

TIER	KILOMETRE RANGE per day	Daily REBATE %	Total Rebate % for a Year
1	0 - 14	0.082%	30%
2	15 - 28	0.055%	20%
3	29 - 42	0.027%	10%

Note:

1. Fractions of distance driven will be rounded up to the nearest km.
2. Please refer to the FAQ for a detailed example of how the rebate % is derived.

## Eligibility

**Age of Covered Person** 25 - 80 years old

**Age of vehicle** 0 - 15 years

**Sum Covered** RM12,000 and above

**Category** Used for private purposes

Terms and conditions apply.  
For more details, visit [www.etiqa.com.my](http://www.etiqa.com.my) today.

**eTiqa**  
General Takaful