

# Drive Less Save More - Customer FAQ

## 1) What is the Drive Less Save More benefit?

There has been a reduction in driving activity due to the Covid-19 pandemic with more people working from home. Etiqa understands the economic challenges faced by all and would like to provide support for people who are driving less with our new add-on benefit. Enjoy cash rebates of up to 30% of the basic contribution (minus No Claim Discount) when you sign up for an Etiqa Motor Takaful comprehensive plan with the Drive Less Save More add-on benefit.

## 2) How can I sign-up for the Drive Less Save More benefit?

You can add-on this benefit when you sign-up for an Etiqa Motor Takaful plan.

## 3) Will there be additional contribution required for the Drive Less Save More add-on?

No, the Drive Less Save More add-on is absolutely free of charge.

## 4) I did not add-on the Drive Less Save More benefit when I signed up for my Motor Takaful. Can I do it now?

No, you can only add-on the Drive Less Save More benefit at the time of your Motor Takaful sign-up or renewal.

## 5) Are there any eligibility criteria to sign up?

Yes, to qualify for the Drive Less Save More benefit, your car needs to meet the following criteria:

Age of Participant	25 – 80 years old
Age of vehicle	0 – 20 years
Sum Covered	RM12,000 and above
Category	Used for private purposes

## 6) My car does not fall within the eligibility criteria. Can I still add-on the Drive Less Save More?

No, all eligibility criterias must be met to add-on the Drive Less Save More benefit.

## 7) Do I still enjoy the No Claim Discount (NCD) with the Drive Less Save More add-on?

Yes, you are still entitled to the NCD for your car Takaful. The Drive Less Save More cash rebate is calculated as a percentage of your contribution, net of the yearly NCD (if any).

## 8) How does the Drive Less Save More benefit 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 cash rebate

Subsequent uploads of your car odometer reading will be required to claim a cash 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

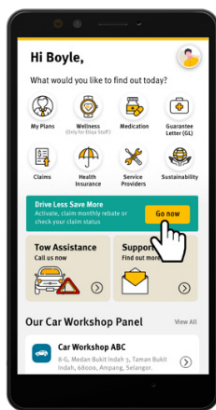
Upon expiration of your Motor Takaful plan, a final submission of your car odometer reading is required. You will be notified via an SMS reminder 3 days before the expiration date.

## 9) How do I activate my add-on benefit and make my cash rebate submission?

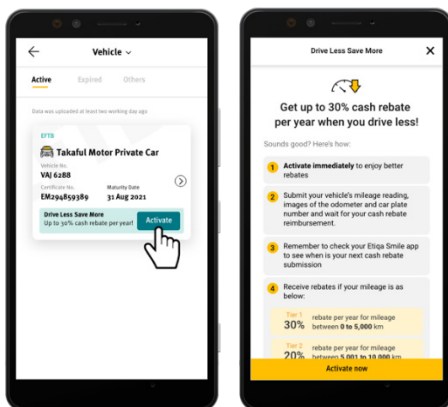
You will need to download the Etiqa Smile App on Google Play, the App Store, or Huawei App Gallery and follow the steps below:

**Step 1:** Open the Etiqa Smile App and follow the instructions to Set Up your account.

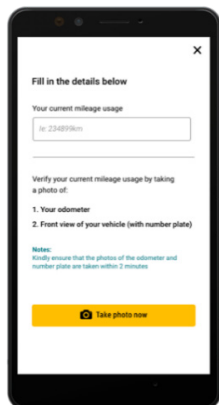
**Step 2:** Once you have successfully set up your account, click on “Go now” on the main screen to be redirected to “My Plans”.



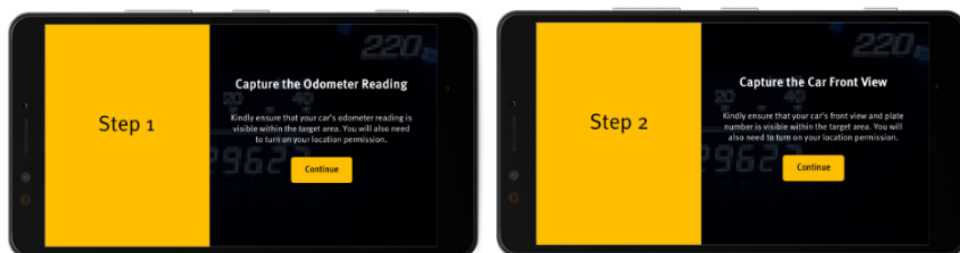
**Step 3:** Select the Motor Takaful plan for your respective vehicle, then click the “Activate” button on the Drive Less Save More add-on. Next, go through the tips and calculation examples carefully. Once you are ready, proceed to click “Activate now”.



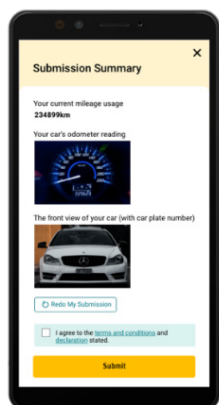
**Step 4 :** Fill in your current car mileage reading. Then click 'Take photo now' at the bottom of the screen.



**Step 5 :** You will be given 2 minutes to capture an image of your odometer reading and car number plate in two steps. Follow the instructions and start taking the photos.



**Step 6 :** Once you have completed taking the images, tick "I agree to the Terms and Conditions" and then click submit to complete the submission. Your submission will be approved within 3 days.



## 10) I have trouble uploading the odometer reading while using the Etiqa Smile App. How can I get help?

Should you have any issues whilst using the Etiqa Smile App, please email us at [smilesupport@etiqa.com.my](mailto:smilesupport@etiqa.com.my) or inform your sales representative or agent.

## 11) Is there a timeframe for the odometer reading submission? How frequent can I submit?

You can submit your odometer reading at any time and as frequently as you wish, subject to a minimum of 10 days between each upload.

## 12) If I don't want to use the Etiqa Smile App to make a claim submission, are there other alternatives?

Unfortunately, you can only activate and make a claim via the Etiqa Smile App. Any claims made via other Etiqa touchpoints will not be possible for the Drive Less Save More Add-on benefit.

## 13) What is the cash rebate payout?

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: Fractions of distance driven will be rounded up to the nearest km.

Here's how your cash rebate is calculated based on the illustration tables below.

### Section A – Information of your odometer uploads

This section contains the basic information of your odometer readings – coverage start date, basic contribution, and upload date & count.

### Section B – Calculation to determine your eligible Rebate Tier

- The difference in mileage (row D) and Number of days (row E) between the current and activation odometer readings will be calculated. For example, in illustration 1, the difference between the 3rd and 1st odometer readings are 900km and 150 days.
- The difference in mileage (row D) will be divided by the Number of days (row E) to derive the Average Kilometre per day (row F). The Average Kilometre per day (row F) will be rounded up to the nearest kilometre and then matched to the eligible cash rebate tier in the Rebate Table. For example in Illustration 1, in the 3rd odometer reading, the average kilometre per day (row F) is 6km which is less than 14 km/day, thus the cash rebate tier is Tier 1.

### Section C – Calculations to determine your Total Cash Rebate Amount

- The Total Cash Rebate (RM) is calculated by multiplying the number of days between the current upload and previous upload (row I) with the eligible rebate percentage (row H) and the basic contribution. For example in illustration 1, the Total Cash Rebate (row J) for the 3rd upload is 31 days x 0.082% x RM1,200 = RM30.50.
- The Total Cash Rebate % (row K) is calculated by dividing the Total Cash Rebate (row J) with the basic contribution of RM1,200. For example in illustration 1, the Total Cash Rebate % (row K) for the 3rd upload is 30.50/1,200 = 2.54%.

The difference between illustrations 1 & 2 below demonstrates the rebates you will enjoy based on different activation dates.

## Cash Rebates Illustration 1 - Activate Earlier

Section A - Information of your odometer uploads									
	Coverage Start Date	25-Jun-2021							
	Basic Contribution (RM)	1,200							
A	Odometer Uploads Date	28-Jun-2021	25 Oct 2021	25 Nov 2021	25 Jan 2022	25 Mar 2022	25 May 2022	25 Jun 2022	
B	Odometer Uploads Count	Activation Upload	2nd Upload	3rd Upload	4th Upload	5th Upload	6th Upload	7th Upload	TOTAL
C	Actual Odometer readings (km)	10,000	10,500	10,900	11,800	12,200	25,000	25,100	-
Section B - Calculation to determine your eligible Rebate Tier									
D	Mileage difference between current and activation odometer uploads	N/A	500	900	1,800	2,200	15,000	15,100	
E	Number of Days between current and activation odometer uploads	N/A	119	150	211	270	331	362	
F	Average kilometre per day	N/A	4	6	9	8	45	41	-
G	Eligible Rebates Tier based on usage	N/A	Tier-1	Tier-1	Tier-1	Tier-1	No Rebate	Tier-3	-
Section C - Calculations to determine your Total Cash Rebate Amount									
H	Eligible Rebates % based on usage	N/A	0.082%	0.082%	0.082%	0.082%	0.000%	0.027%	
I	Number of Days between current and previous odometer uploads	N/A	119	31	61	59	61	31	
J	Total Cash Rebates (RM)	N/A	117.10	30.50	60.02	58.06	0.00	10.04	275.72
K	Total Cash Rebates (%)	N/A	9.76%	2.54%	5.00%	4.84%	0.00%	0.084%	23%

## Cash Rebates Illustration 2 - Activate Later

Section A - Information of your odometer uploads									
	Coverage Start Date	25-Jun-2021							
	Basic Contribution (RM)	1,200							
A	Odometer Uploads Date	25-Oct-2021	25 Nov 2021	25 Jan 2021	25 Mar 2022	25 May 2022	25 Jun 2022		
B	Odometer Uploads Count	Activation Upload	2nd Upload	3rd Upload	4th Upload	5th Upload	6th Upload		TOTAL
C	Actual Odometer readings (km)	10,500	10,900	11,800	12,200	25,000	25,100		-
Section B - Calculation to determine your eligible Rebate Tier									
D	Mileage difference between current and activation odometer uploads	N/A	400	1,300	1,700	14,500	14,500		
E	Number of Days between current and activation odometer uploads	N/A	31	92	151	212	243		
F	Average kilometre per day	N/A	13	14	11	68	60		-
G	Eligible Rebates Tier based on usage	N/A	Tier-1	Tier-2	Tier-1	No Rebate	No Rebate		-
Section C - Calculations to determine your Total Cash Rebate Amount									
H	Eligible Rebates % based on usage	N/A	0.082%	0.055%	0.082%	0.000%	0.000%		
I	Number of Days between current and previous odometer uploads	N/A	31	61	59	61	31		
J	Total Cash Rebates (RM)	N/A	31	40	58	0	0		128.82
K	Total Cash Rebates (%)	N/A	2.54%	3.36%	4.84%	0.00%	0.00%		11%

**14) I forgot to submit an image of my car odometer and car number plate when I first signed up for my Etiqa Motor Takaful plan. Will I still be entitled to the cash rebate?**

Yes, you can activate your Drive Less Save More benefit at any time after you have signed up for an Etiqa Motor Takaful plan. All you have to do is upload an image of your car odometer and car number plate and you will be eligible for the cash rebate.

**15) I have just made a claim on my Motor Takaful plan. Will I still be entitled for the cash rebate?**

Yes, you will still be entitled for the cash rebate even if you have made a claim on your Motor Takaful plan.

**16) If my car is in the workshop, will I still be required to submit an image of my car odometer?**

No, you can submit an image of your car odometer after your car is out of the workshop.

**17) I had added the Drive Less Save More for my current car, but decided to sell it within the coverage period. Am I still entitled for the cash rebate?**

No, you will only be entitled for the cash rebate for the days preceding the termination of your certificate.

**18) Are there any other circumstance (s) where the cash rebate will NOT be paid out?**

You will not be entitled to the cash rebate in the event of the following:

- a) The certificate has been cancelled by you or us at any time before the end of the Period of Takaful. However, any eligible rebates prior to the cancellation will still be granted.
- b) There is an unauthorized tempering / modification / replacement or malfunction to your car odometer or the image you uploaded to us.
- c) You are a high mileage driver and your mileage data uploaded does not fall within the Rebate Table.