

New York Trip

- Eligible product: Investor Advantage (Single Premium only).
- Each issued policy of USD 200K (lump sum) is equivalent to one entry in the lucky draw.
 - For example: If you invest USD 400K (lump sum) you will get two chances in the lucky draw.
- MetLife shall select two lucky winners at the end of the Promotion Period under the ambit of conducting the lucky draw as per the rules laid down by the Department of Economics Development (DED).
- Subject to MetLife's sole and absolute discretion, the winner will be announced within a maximum period of 90 days from the end of the Promotion Period.
- Lucky draw will be held in MetLife office (1904, Uboru, Business Bay, Dubai) on 15th December 2019 as per the rules laid down by the Department of Economics Development (DED).
- The winning /Policy holder will be called personally on the mobile/phone number available with MetLife. In case the Policy holder is uncontactable, an email will be sent to the registered email address of the Policyholder requesting them to avail their prize within a period of 30 days. If the Policyholder is still unresponsive after 30 days, said Policy holder will be disqualified from the prize.
- MetLife shall provide 2 winning Policy holders with the prize which is a trip to the New York, USA upon verification of the winning Policyholder's identity through a valid identity card (such as a Passport, Emirates ID or Driver's license).
- In order to collect the prize, the winner will have to come to MetLife Uboru office, Dubai and will be required to produce one of the following valid identity document/card:
 - Emirates Identity Authority
 - Passport
- Customers have to inform MetLife of preferred travel date at least 1 month in advance.
- MetLife reserves the right, in its sole discretion, to cancel, modify or suspend the contest in whole or in part, in the event of fraud, technical or other difficulties or if the integrity of the promotion is compromised, without liability to the Policy holder. MetLife reserves the right to disqualify any Policy holder, as determined by MetLife in its sole discretion the promotion is subject to these applicable Terms and Conditions as well as the laws of the United Arab Emirates. By participating in this promotion, the Policyholder acknowledges that he/she has read these Terms and Conditions and agrees to comply with these Terms and Conditions and any decisions of MetLife, which are final and binding on all matters relating to the promotion.
- The winning Policyholder consents to the use of his/her name, biographical information, entry and statements for advertising and promotional purposes, including without limitation, its inclusion on MetLife website, without any additional compensation.
- The Prize is a trip along with 1 companion to New York, USA which includes Economy class airfare, hotel stay including breakfast, sightseeing but excludes visa cost, meals and expenses of personal nature incurred during the trip. The winning Policy holder will be responsible for securing travel visas to USA. MetLife will not be responsible if travel visa is denied to such winning Policyholders by the concerned authorities. In case of visa denial, MetLife may at its discretion credit an amount equivalent to value of the Prize, as a gift card from YouGotAGift upon receipt satisfactory evidence of visa denial.
- MetLife decision on all matters relating to this promotion and in case of any dispute shall be final and binding on all Policy holders and no correspondences in relation herewith will be entertained.
- The trip is for the customer and for one family members (spouse/kid). Trip is non-transferable under any circumstances.
- Location can change by MetLife without prior notification.
- Time period of travel for customer trip should commence between January 15th 2020 to March 31st 2020.
- Subject to Department of Economic Development approval for the trip.

Cash Back Card

- Each customer can receive multiple gift cards based on the criteria highlighted above.
- Applicable only for customers who pays as payment of invested amount in Investor Advantage and International Wealth Builder irrespective of 1/2/3/4 pay.
- Criteria is considered on the total annual premium received by MetLife to calculate the payout.
- For e.g., For IA - If a customer invests \$100K each year for 2 years and chooses the annual mode of payment, he will be eligible for 0.30% payout.
- For e.g., For IA - If a customer invests \$100K each year for 2 years and chooses monthly payment, he will be eligible for 0.15% payout.
- For e.g., in IWB if a customer invests \$15000 each year for 5 years and chooses the annual mode of payment, he will be eligible for 1.2% payout.
- For e.g., in IWB if a customer invests \$25000 each year for 5 years and chooses the monthly/quarterly/semi-annually mode of payment, he will be eligible for 0.8% payout.
- Customer will be considered for the gift card post free look period of 1 month i.e., November 10th, 2019.
- eGift Card will be sent to your registered email address with MetLife.
- Customers will receive a Gift Card with the maximum value of USD 5,000 (on the total annual premium of USD 1 million and above).
- Issuance of policies shall be as per MetLife's underwriting decision.