



Date : 28<sup>th</sup> December 2011  
To : Distributors, Branches, Service Centres, Collection Centres and Staff  
From : Balasingam  
Ref : BD/C045/281211

**IHM ANG PAU CASH CONTEST FOR JANUARY AND FEBRUARY 2012**

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The Management is pleased to announce the following contest as appended below:

**Contest Period** : 1<sup>st</sup> January 2012 to 29<sup>th</sup> February 2012  
**Product** : Membership with any Insurance product  
**Qualifying Criteria** : RM10,000 Total Sales  
**Reward** : RM500 CASH

**Terms and Conditions**

1. Applicable to all IHM Programme and Premium
2. Applicable for New Personal Sales only.
3. Only approved cases will be considered.
4. All submission with payment must be received by IHM Head Office, branches or service centres before the closing date of the contest.
5. Proof of posting (via direct mail, courier, by hand or through any other means) is not proof of receipt
6. The company's decision is final. Any appeals thereafter will not be entertained

Start selling now to earn your extra income and your vacation package

Yours Sincerely,

**R. BALASINGAM**  
Manager, Business Development

**IHM Sdn. Bhd.** (446995-U)

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