

## **Better Protection, Better Rewards Campaign**

### **1. Terms and Conditions**

- a. Better Protection, Better Rewards Campaign (“Campaign”) is organised by Etiqa Family Takaful Berhad (“Company”) and shall be governed by the terms and conditions stated herein.
- b. The Campaign is from 1 April 2023 to 30 June 2023 (“Campaign Period”).

### **2. Campaign Eligibility and Reward**

- a. “Eligible Participants” refer to participants who successfully sign up during the Campaign Period and such application must be approved on or before 30 June 2023.
- b. The entitlement to the Grab Voucher reward (“Reward”) by Eligible Participants is based on the Campaign criteria stated in the table below.

<b>Eligible Product</b>	<b>Campaign Criteria</b>	<b>Reward</b>
1. OneMedical Takaful 2. i-Secure Takaful	1. Certificates must be signed up/participated and paid during the Campaign period 2. Customers must choose annual payment as payment mode	<b>1x Grab Voucher worth RM20:</b> For customers who participated either one (1) of the products.  <b>3x Grab Voucher worth RM20:</b> For customers who participated OneMedical Takaful and i-Secure Takaful. Voucher entitlement is valid for 1 customer registered under one name.

- c. Eligible participants will be notified individually by the Company within 14 days after the Campaign ends, based on the contact details provided by the customer to the Company.
- d. The Reward provided is not intended as a variation to the terms and conditions of the certificates issued, which are subject to the Company’s standard processing.
- e. Eligible participants without valid or no contact details such as “Address”, “Email Address” or “Contact Number” shall be automatically excluded from the entitlement of the reward.

### **3. Terms and Conditions**

- a. The following terms and conditions apply to the redemption and use of promotional vouchers and voucher codes (“Vouchers”).
- b. Voucher is in digital type on denominations of RM20. This is not a cash voucher. Please provide a valid “Email Address” to receive the e-voucher accordingly.
- c. Voucher code is applicable on Grab application only.

- d. No minimum participation is required to redeem this discount. The voucher code is applicable for one (1) time redemption only excluding shipping/ courier charges. Please create or log on to your Grab account to redeem discounts.
- e. Only one (1) voucher code is allowed to be applied in a single order. No cash alternatives or refund will be offered in lieu of promotion entitlement. The voucher code cannot be combined and accumulated.
- f. Grab reserves the right to alter, cancel, terminate or suspend the promotion or any part of the applicable terms and conditions from time to time, with or without any prior notice.

#### **4. General Terms and Conditions**

- a. By participating in this Campaign, the Eligible Participants are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agree that any and all decisions made by the Company in relation to the Campaign shall be final and conclusive.
- b. The Company reserves the rights to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part as the Company may deem fit. The Company also reserves the right to vary, supplement, delete, amend or modify any of these Terms and Conditions from time to time by giving minimum of twenty one (21) calendar days prior notice thereof and the notice shall be posted at the Company's website or through any other channel(s) that the Company may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of the Terms and Conditions.
- c. The Company shall not be responsible and/or liable for any loss or damage or any form of liability of whatsoever nature suffered by the Eligible Participants resulting directly or indirectly from the Eligible Participants' participation in the Campaign or otherwise. Furthermore, the Company shall not be liable for any default of its obligation under the Campaign due to any force majeure event, including but not limited to act of God, war, riot, lockout, industrial action, fire, flood, draught, storm, or any event beyond the reasonable control by the Company.
- d. By participating in this Campaign, the Eligible Participants agree and consent to allow their personal data to be collected, processed and used by the Company in accordance with the Company's Privacy Notice which may be viewed on [www.etiqa.com.my](http://www.etiqa.com.my) ("Privacy Notice"). In addition, and without prejudice to the terms in the Company's Privacy Notice, the Eligible Participants agree and consent to their personal data or information being collected, processed and used by the Company for:
  - i. the purposes of the Campaign;
  - ii. marketing and promotional activities conducted in such manner that the Company deems fit in any media including but not limited to any forms of advertising or publicity media or materials such as audio and/or visual recordings published through newspapers, television networks, radio station or online and digital media and on the Internet, without further express consent from the Eligible Participants. Marketing and promotion activities include without limitation the use and/or in connection to the entries, interviews material as well as responses and related photographs. In this regard, each Eligible Participant agrees to co-operate and participate without further express consent and/or consideration, in all reasonable advertising and publicity activities of the Company in relation to this Campaign.

- e. The Company may at its sole discretion disqualify and/or reject any Eligible Participants who do not comply with the Terms and Conditions stated herein and/or who are found or are reasonably suspected of tampering with the Campaign and/or its process or the operation of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to this Campaign.
- f. The Terms and Conditions shall prevail over any provisions or representation contained in any promotional activities advertising the Campaign.
- g. These Terms and Conditions shall be governed by the Laws of Malaysia.