

ENGLISH

Terms and Conditions for 'Renew & Reward with Etiqa+ Campaign'

1. These Terms & Conditions shall govern the Renew & Reward with Etiqa+ Campaign ("Campaign") that is organised by Etiqa General Takaful Berhad ("Company").
2. This Campaign is open to new and existing customers of Etiqa Group only ("Participants").
3. By participating in this Campaign, the Participants:
 - (a) agree to be bound by the Terms and Conditions;
 - (b) agree that all submissions captured by Etiqa's system within the Campaign Period based on the local date and time shall be accurate and conclusive;
 - (c) agree that Etiqa's decision on all matters relating to the Campaign shall be final and binding on all Participants. No further appeal or further correspondence will be entertained;
 - (d) consent for Etiqa to disclose their particulars to the third-party service provider(s)/ authorised supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Etiqa for the purpose of contacting them during and after the Campaign;
 - (e) authorise Etiqa to publish their names, photos taken or other information provided by him/her for current and future advertising and publicity purposes in any advertising or publicity material relating to the Campaign without any compensation;
 - (f) shall not be entitled to claim for and waive any rights to any compensation against Etiqa nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Etiqa for the purposes of the Campaign) for any and all loss and damage suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of the Campaign.
 - (g) shall not dispute nor make any oral or written complaints, public announcements or statements on the same whether during or after the Campaign Period.

Campaign Criteria:

4. This Campaign will commence on **25 January 2026** at 00:00 AM MYT until **30 April 2026** at 11:59 PM MYT ("Campaign Period"). Entries received outside of the Campaign Period will be disqualified and be deemed ineligible for consideration of Prizes.

5. This campaign will be conducted in THREE (3) Rounds. The Campaign Period for each round is as below:

Round 1 : 25 January 2026 at 00:00 AM MYT until 28 February 2026 at 11:59 PM MYT.
 Round 2 : 1 March 2026 at 00:00 AM MYT until 31 March 2026 at 11:59 PM MYT.
 Round 3 : 1 April 2026 at 00:00 AM MYT until 30 April 2026 at 11:59 PM MYT.

| Campaign Criteria | | | | | | | | | | | | | | |
|--|----------------------|-------------------------------------|----------|----------|--------|---------|----------------------|-------------------------------------|---------|-----------------|-------------------------------------|---------|-----------------|-------------------------------------|
| <ul style="list-style-type: none"> ▪ Campaign Eligibility: <ul style="list-style-type: none"> ○ This Campaign is open to Malaysian citizens aged 18 and above only. ▪ Campaign Mechanics: <ul style="list-style-type: none"> ○ Step 1: Register for an account on the Etiqua+ App ○ Step 2A: Complete Signup/Renewal for Motor Car Takaful on Etiqua+ App ○ Step 2B : Fill out campaign registration form at https://smile.etiqa.com.my/survey/?id=renew-reward *Step 2A and Step 2B can be done in any order but must be done within each round of the campaign. ▪ Campaign Prize: <p>During each of the three (3) rounds in the campaign period, the first 1,500 eligible Participants are able to claim the campaign prize. Total of 4,500 prizes are allocated for winners throughout the campaign.</p> <table border="1"> <thead> <tr> <th>Round No</th> <th>Duration</th> <th>Prizes</th> </tr> </thead> <tbody> <tr> <td>Round 1</td> <td>25 Jan – 28 Feb 2026</td> <td>1,500 units of RM10 Shopee Vouchers</td> </tr> <tr> <td>Round 2</td> <td>1 – 31 Mar 2026</td> <td>1,500 units of RM10 Shopee Vouchers</td> </tr> <tr> <td>Round 3</td> <td>1 – 30 Apr 2026</td> <td>1,500 units of RM10 Shopee Vouchers</td> </tr> </tbody> </table> <p>Notes</p> <ul style="list-style-type: none"> - Winners are decided on first come first serve basis - Only 1 Prize can be claimed per vehicle signup/renewed <p>* The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqua General Takaful Berhad or PIDM (visit www.pidm.gov.my) Member of PIDM</p> | | | Round No | Duration | Prizes | Round 1 | 25 Jan – 28 Feb 2026 | 1,500 units of RM10 Shopee Vouchers | Round 2 | 1 – 31 Mar 2026 | 1,500 units of RM10 Shopee Vouchers | Round 3 | 1 – 30 Apr 2026 | 1,500 units of RM10 Shopee Vouchers |
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6. The Winners of the campaign will get the vouchers via the Etiqua+ App within 14 days after each round. The Prize can be found in the 'Enjoy' section in the Etiqua+ App.

7. Winners will be notified individually by Etiqa via email and Etiqa+ Push Notification once voucher is given to participant Etiqa+ App.
8. Prize vouchers are only valid for 30 days after being issued.
9. Winners are advised to refer to the vouchers or detailed steps on how to redeem the voucher. Requests to extend the validity of expired rewards will not be entertained.
10. Prize is non-refundable, non-exchangeable and non-redeemable for cash, in part or in full and are subject to the Terms & Conditions stated herein. No request for change of prizes, or any parts, or appearances or accessories will be entertained.
11. Winners are responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).
12. The Organiser reserves the right to replace the Prizes with any item of equivalent value without prior notice. All prizes are not transferable, refundable, and/or exchangeable for cash, credit, or any other items and will be given on an “as is” basis.
13. To the fullest extent permitted by law, Etiqa expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the prize.
14. The Prize provided is not intended as a variation to the terms and conditions of the Certificate issued, which are subject to the Company’s standard processing or underwriting rules.
15. Members of the Organising Team and the Jury Panel, including their immediate family member, are not eligible to win the Prize.

Prizes:

16. Winners are responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).
17. The Organiser reserves the right to replace the Prizes with any item of equivalent value without prior notice. All prizes are not transferable, refundable, and/or exchangeable for cash, credit, or any other items and will be given on an “as is” basis.
18. To the fullest extent permitted by law, Etiqa expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the prize.

Etiqua Privacy Notice:

19. By participating in the Campaign, Participants agree and consent to allow his/her personal data being collected, processed and used by Etiqua in accordance with Etiqua Privacy Notice, which may be viewed on www.etiqua.com.my (“Etiqua’s Privacy Notice”) and the PDPA Form for individual Customers.

20. In addition and without prejudice to the terms in the Etiqua’s Privacy Notice and the PDPA Form for individual Customers, subject to Participants’ instruction in writing to Etiqua restricting disclosure (if any) for the purposes of marketing activities, Participants agree and consent to his/her personal data or information being collected, processed and used by Etiqua for:
 - (a) the purposes of the Campaign; and
 - (b) marketing and promotional activities conducted in such manner as Etiqua deems fit in any media including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet, without further express consent from the Participants. Marketing and promotion activities include but are not limited to the use and/or publication of any details provided in and/or in connection to the entries, interview material as well as responses and related photographs. In this regard, each Participants agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Etiqua in relation to the Campaign.

21. Etiqua reserves the right to:
 - (a) disqualify any non-Participant at its sole discretion from participating in the Campaign;
 - (b) withdraw/cancel, suspend, extend or terminate the Campaign earlier in whole or in part, and/or to vary, supplement, add, delete, modify or amend the terms and conditions herein, wholly or in part at its sole discretion, by way of posting on www.etiqua.com.my, or in other methods which Etiqua deems practical, by giving reasonable prior notice to the Participants on such addition, deletion or amendment of the Terms and Conditions or termination of the Campaign.

22. Etiqua and any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Etiqua for the purposes of the Campaign) shall not be liable and responsible for any direct, indirect, special or consequential loss, damage or injury in any manner whatsoever suffered or caused by Participants (including but not limited to, loss of income, profits or goodwill) arising from or in connection with the Campaign and/or use of the Prize(s); and any default of its obligation under the Campaign due to any force majeure event which include but not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic or any event beyond the reasonable control of Etiqua.

23. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
24. Etiqa may disqualify/reject any Participant who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
25. For information, enquiries, feedback and/or complaints related to this Campaign, please contact Etiqa's Customer Service at 1300 13 8888 Alternatively for feedback and/or complaints, the Participants may choose to e-mail Etiqa at info@etiqa.com.my.