

ENGLISH

Terms and Conditions for 'Third Party Fire & Theft Car Takaful Rewards Campaign'

1. These Terms & Conditions shall govern the Third Party, Fire, & Theft Car Takaful Rewards Campaign ("Campaign") that is organised by Etiqa General Takaful Berhad ("Company").
2. 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:

3. This Campaign will commence on **22 December 2025** at 00:00 AM MYT until **31 January 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.

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. ○ For Cars Aged 21-30 years old only. ○ Customer to sign up Third Party, Fire, and Theft Car Takaful ("TPFT Takaful") from Etiqua website at https://partner.etiqa.com.my/mfe/product/motor/takaful will be automatically enrolled for this Campaign. ○ Each renewal or signup of TPFT Takaful via link above is equivalent to one (1) entry. ▪ Prizes: <p>During the Campaign Period, fifty (50) Participants will be randomly selected as the Winners using a randomiser tool based on the list of participants.</p> <table border="1"> <thead> <tr> <th>Category</th><th>Prizes</th></tr> </thead> <tbody> <tr> <td>Prize</td><td>50 x RM50 Shopee Vouchers</td></tr> </tbody> </table> 		Category	Prizes	Prize	50 x RM50 Shopee Vouchers
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* 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 or PIDM (visit www.pidm.gov.my)| Member of PIDM

4. How to participate:

Step 1:	Generate quote via the following page https://partner.etiqua.com.my/mfe/product/motor/takaful
Step 2:	After step 1, select TPFT Takaful Coverage option on https://partner.etiqua.com.my/mfe/product/motor/motorqq2 and proceed to next step <i>*Only valid for cars aged 21 - 30</i>
Step 3:	Key in Payment Details and Complete Sign Up Online
Step 4:	Recipients will be notified via email and Etiqua+. The successful fifty (50) Participants will receive RM50 Shopee Vouchers

5. The Winners of the campaign will be notified and receive the vouchers via the Etiqua+ App within 30 days after end of Campaign Period. The Prize can be found in the 'Enjoy' section in the Etiqua+ App.
6. Prize vouchers are valid until 31 March 2026 only.
7. 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.
8. 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.

9. Winners are responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).
10. 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.
11. The Prize will only be delivered to each Winner once. Any failure to accept or receive the delivery will not be reimbursed and requests to collect the prize will not be entertained.
12. 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.
13. 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.
14. Members of the Organising Team and the Jury Panel, including their immediate family member, are not eligible to win the Prize.

Etiqa Privacy Notice:

15. By participating in the Campaign, Participants agree and consent to allow his/her personal data being collected, processed and used by Etiqa in accordance with Etiqa Privacy Notice, which may be viewed on www.etiqa.com.my ("Etiqa's Privacy Notice") and the PDPA Form for an individual Customers.

16. In addition and without prejudice to the terms in the Etiqa's Privacy Notice and the PDPA Form for individual Customers, subject to Participants' instruction in writing to Etiqa 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 Etiqa for:

- (a) the purposes of the Campaign; and
- (b) marketing and promotional activities conducted in such manner as Etiqa 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 Etiqa in relation to the Campaign.

17. Etiqa reserves the right to:

- (a) disqualify any non-Participants 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.etiqa.com.my, or in other methods which Etiqa 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.

18. Etiqa and 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) 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 Etiqa.
19. 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.
20. Etiqa may disqualify/reject any Participants 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.
21. 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.