

## Terms and Conditions for the 'Fuel Your Protection' Campaign

1. These Terms and Conditions shall govern the Fuel Your Protection campaign ("Campaign") organised by Etiqa General Takaful Berhad ("Organiser" or "Etiqa").
2. This Campaign is open to existing Etiqa General Takaful Berhad online customers who have previously signed up for any Etiqa General Takaful product(s) and must **not** have previously signed previously signed up and/or renewed the Etiqa Car Takaful via Etiqa+ app or Etiqa website ("Participants").
3. By participating in this Campaign, Participants:
  - (a) agree to be bound by these 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 including 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 **15 September 2026** at 12:00 AM MYT until **14 December 2026** at 11:59 PM MYT ("Campaign Period"). Entries received outside of the Campaign Period will be disqualified and be deemed ineligible for Prize (as defined below) consideration.

| Campaign Criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <ul style="list-style-type: none"> <li>▪ <b>Campaign Eligibility:</b> <ul style="list-style-type: none"> <li>○ This Campaign is open to existing Etiqa General Takaful Berhad customers who have previously signed up for any Etiqa general takaful product, <b>other than Etiqa Car Takaful</b>, via the Etiqa+ app or Etiqa website.</li> <li>○ This Campaign is open to Malaysian citizens aged 18 and above only.</li> <li>○ Participants must be registered users of the Etiqa+ app with an active Etiqa+ app account to be eligible for Prize consideration.</li> </ul> </li> <li>▪ <b>Campaign Mechanics:</b> <ul style="list-style-type: none"> <li>○ Complete your first sign-up for Etiqa Car Takaful on the Etiqa+ app or Etiqa website within the Campaign Period.</li> </ul> </li> <li>▪ <b>Campaign Prize:</b> <ul style="list-style-type: none"> <li>○ The first 1,000 Participants to successfully sign up for Etiqa Car Takaful during each Campaign Round (defined hereinbelow) within the Campaign Period will each receive one (1) RM20 petrol voucher ("Prize").</li> <li>○ The Campaign consists of three (3) Campaign Rounds as follows: <ul style="list-style-type: none"> <li>• Round 1: 15 September 2026 to 14 October 2026</li> <li>• Round 2: 15 October 2026 to 14 November 2026</li> <li>• Round 3: 15 November 2026 to 14 December 2026</li> </ul> (referred to as "Campaign Rounds").</li> <li>○ A total of 3,000 Participants will be eligible to win the Prize throughout the Campaign Period.</li> <li>○ Each Participant is eligible to win only one (1) Prize throughout the Campaign Period.</li> </ul> </li> </ul> <p>Note: The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Takaful Berhad or PIDM (visit <a href="http://www.pidm.gov.my">www.pidm.gov.my</a>)   Member of PIDM</p> |

5. Winners of the Campaign will receive the vouchers via the Etiqa+ app within 30 working days after the end of the Campaign Period. The Prize can be claimed under 'My Reward', in the 'Enjoy' section on the Etiqa+ app homepage.

6. Winners will be notified individually by Etiqa via email and/or Etiqa+ Push Notification once the voucher has been issued to the Winner's Etiqa+ app.
7. The Prize is only valid for the period stated under 'My Reward', in the 'Enjoy' section on the Etiqa+ app homepage.
8. Winners are advised to refer to the voucher for detailed steps on how to redeem it. Requests to extend the validity of any expired Prize will not be entertained.
9. The Prize is non-refundable, non-exchangeable and non-redeemable for cash, in part or in full and is subject to the Terms and Conditions stated herein. No request for change of prizes, or any parts, or appearances or accessories will be entertained.
10. The Prize provided is not intended as a variation to the terms and conditions of the Certificate issued, which are subject to Etiqa's standard processing or underwriting rules.
11. Participants need to ensure that their Etiqa Car Takaful Certificates are in-force, its contributions are fully paid up to date and no cancellation at the point where the Prize is issued.
12. Members of the Organising Team and Jury Panel, including their immediate family member(s) (i.e., Spouse and Children) are not eligible to participate in this Campaign."

**Prize:**

13. Winners are responsible for any and all taxes payable as a result of the Prize being awarded (if applicable).
14. The Organiser reserves the right to replace the Prize 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.
15. Subject to paragraph 14 above, whenever applicable and 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's Privacy Notice:**

16. 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](http://www.etiqua.com.my) ("Etiqua's Privacy Notice") and the PDPA Form for individual customers.
17. 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.
18. Etiqua reserves the right to:
  - (a) disqualify any non-eligible 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.etiqua.com.my](http://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.
19. 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 by or caused towards 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.

20. These 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.
21. Etiqua 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.
22. For information, enquiries, feedback and/or complaints related to this Campaign, please contact Etiqua's Customer Service at 1300 13 8888. Alternatively, for feedback and/or complaints, the Participants may choose to email Etiqua at [info@etiqua.com.my](mailto:info@etiqua.com.my).