



ENGLISH

Terms and Conditions for 'Etiqa+ 1 Million Users Celebration Campaign'

1. These Terms & Conditions shall govern the Etiqa+ 1 Million Users Celebration Campaign ("Campaign") that is organised by Maybank Ageas Holdings Berhad ("Company").
2. This Campaign is open to new and existing customers of Etiqa Group only ("Eligible Customers").
3. By participating in this Campaign, the Eligible Customers:
 - (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 Eligible Customers. 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 09 September 2025 at 00:00 AM MYT until 30 October 2025 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. Each Eligible Customers who fulfil the Campaign Criteria stated below stand a chance to be entitled to receive the prize.

Campaign Criteria

Eligible Products:

Motor Insurance / Takaful* purchased/subscribed on Etiqa+ App

TripCare360 Insurance / Takaful* purchased/subscribed on Etiqa+ App

Activate the Etiqa Cashback by Driving Less* add-on feature on the Etiqa+ App.

Campaign Mechanics

Step 1: Register for an account on the Etiqa+ App

Step 2: Complete any eligible activities stipulated below on the Etiqa+ App to accumulate spins

Activities		No. of Spins
Sign-up or renew one of the following products: Motor Insurance & Takaful TripCare360 Insurance & Takaful	Annual Premium/ Contribution of RM1,000 and above	3
	Annual Premium/ Contribution of RM500-RM999	2
	Annual Premium/ Contribution of RM100-RM499	1
Activate Etiqa Cashback by Driving Less		2
Submit Etiqa Cashback by Driving Less odometer readings to earn cashback (capped at 3 submissions per 1 registered vehicle)		1
Download & Create New Account Etiqa+ App		1

Step 3: Spin The Wheel on the Etiqa+ App and stand to win Prizes

Notes:

The Spin the Wheel outcome is determined by a randomiser.

Each user may spin the wheel up to two (2) times per day.

Spins are cumulative and will carry over to the next day. However, all spins are subject to the campaign maximum limit.

Any unused spins will expire at the end of the campaign.

Prizes:

Category	Prizes
Grand Prize	10 x Travel Vouchers Worth RM 5,000 each
Consolation prize (tier 1)	500 x Enjoy Vouchers worth RM 50 each
Consolation prize (tier 2)	5,000 x Sooka Vouchers worth RM 10 each

Notes:

Two (2) Grand Prizes will be awarded each calendar week during the Campaign Period.

Each participant may accumulate up to a maximum of ten (10) spins across the campaign.

- A participant can only win **one reward in total** (regardless of tier) during the campaign.
- “Enjoy Vouchers” include ZUS, Shopee, Watsons, and Family Mart vouchers.

* The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etika or PIDM (visit www.pidm.gov.my) Member of PIDM

6. “Eligible Customers” refer to customers who register, sign up or renew the Eligible Products during the Campaign Period and such application must be done during the Campaign Period.
7. Members of the Organising Team and the Jury Panel, including their immediate family member, are not eligible to win the Grand Prize.
8. The Prize provided is not intended as a variation to the terms and conditions of the Policy/Certificate issued, which are subject to the Company’s standard processing or underwriting rules.
9. All Prizes are not for re-sale.
10. The Prizes will be fulfilled immediately upon claim by the winners. The Prize can be found in the Enjoy section in the Etika+ App.
11. The redemption of the vouchers may differ. Winners are advised to refer to the specific vouchers or detailed steps on how to redeem the voucher. Requests to extend the validity of expired rewards will not be entertained.
12. Winners will be chosen from a randomiser draw of participation based on number of entries entitled in accordance with these Terms and Conditions, and the winners will be informed by the pop-up information.
13. 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.



Prizes:

14. Winners are responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).
15. 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.
16. To the fullest extent permitted by law, Etika 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.

Etika Privacy Notice:

17. By participating in the Campaign, Eligible Customers agree and consent to allow his/her personal data being collected, processed and used by Etika in accordance with Etika Privacy Notice, which may be viewed on www.etika.com.my (“Etika’s Privacy Notice”) and the PDPA Form for individual Customers.
18. In addition and without prejudice to the terms in the Etika’s Privacy Notice and the PDPA Form for individual Customers, subject to Eligible Customers’ instruction in writing to Etika restricting disclosure (if any) for the purposes of marketing activities, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by Etika for:
 - (a) the purposes of the Campaign; and
 - (b) marketing and promotional activities conducted in such manner as Etika 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 Eligible Customer. 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 Eligible Customer agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Etika in relation to the Campaign.



19. Etiqa reserves the right to:
 - (a) disqualify any non-eligible Customer 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 Eligible Customers on such addition, deletion or amendment of the Terms and Conditions or termination of the Campaign.
20. 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 Eligible Customers (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.
21. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
22. Etiqa may disqualify/reject any Eligible Customer 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.
23. 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 Eligible Customers may choose to e-mail Etiqa at info@etiqa.com.my.