

ENGLISH

Terms and Conditions for 'FlexiPro Customer Campaign'

1. These Terms & Conditions shall govern the FlexiPro Customer Campaign ("Campaign") that is organised by Etiqa Life Insurance Berhad ("Company").
2. This Campaign is open to new and existing customers of Etiqa Group only ("Eligible Customers").
3. Eligible Customers will be automatically enrolled in the Campaign once they successfully sign up for FlexiPro within the Campaign Period and meet the minimum Single Premium specified in the table.
4. 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:

5. This Campaign will commence on 23 January 2026 at 12:00 AM MYT and end on 22 March 2026 at 11:59 PM MYT or upon full utilisation of the maximum fund allocation of RM5 million, whichever occurs first ("Campaign Period"). Entries received outside of the Campaign Period will be disqualified and be deemed ineligible for consideration of Prizes.

6. Customers who fulfil the Campaign Criteria stated below stand a chance to be entitled to receive the prize.

Campaign Criteria									
Eligible Product: FlexiPro* Prize: Extra Allocation Rate (as a % of Single Premium) Campaign Feature: <ol style="list-style-type: none"> 1) The additional allocation applies to the initial single premium only, excluding any ad hoc top-ups. 2) Maximum initial single premium per life assured is RM1 mil. 3) The additional allocation will be credited to the policy value at the first policy anniversary, provided no withdrawals are made. 4) The additional allocation rate will be applied in accordance with the table below. 									
<table> <tr> <th>Initial Single Premium</th><th>Extra Allocation Rate (as a % of Single Premium)</th></tr> <tr> <td>RM 0 - RM49,999</td><td>0</td></tr> <tr> <td>RM50,000 - RM99,999</td><td>1</td></tr> <tr> <td>RM100,000 and above</td><td>2</td></tr> </table>	Initial Single Premium	Extra Allocation Rate (as a % of Single Premium)	RM 0 - RM49,999	0	RM50,000 - RM99,999	1	RM100,000 and above	2	
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<p>* PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit www.pidm.gov.my). I Member of PIDM</p>									

7. "Eligible Customers" refer to customers who submit a new application for FlexiPro during the Campaign Period on or before 22 March 2026 and before full utilisation of the maximum fund allocation of RM5 million.
8. Life Planners may purchase their own policy; however, they are strictly not allowed to purchase their policy through another Life Planner, Agency Director, or Group Agency Director within the company, whether from the same or a different agency. Any such cases will not be eligible for this campaign.
9. The Prize provided is not intended as a variation to the terms and conditions of the policy issued, which are subject to the Company's standard processing or underwriting rules. All policies must be in-force and has no withdrawal to date at the point where the allocation is credited, and Eligible Customers who proceed to cancel or surrender or opt for partial withdrawal prior to the announcement will no longer be eligible for the Prize.
10. Should there be a claim (death/ total permanent disability) happens within the policy Year 1 but notification come in after extra allocation has been credited, it will be reversed accordingly.
11. The Prizes will be fulfilled to Winners at the first policy anniversary.

12. Eligible Customers without valid contact details such as **“Email Address”** and **“Contact Number”** shall be automatically excluded from the entitlement of the prize.
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 Prize will be allocated automatically via the system to the eligible policies.
16. 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.
17. 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 prizes.

Etiqa Privacy Notice

18. By participating in the Campaign, Eligible Customers 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 individual Customers.
19. In addition and without prejudice to the terms in the Etiqa’s Privacy Notice and the PDPA Form for individual Customers, subject to Eligible Customers’ instruction in writing to Etiqa 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 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 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 Etiqa in relation to the Campaign.
20. Etiqa reserves the right to:
 - (a) to disqualify and/or reject any Eligible Customer who fails to comply with the Terms and Conditions stated herein and/or who is found or reasonably suspected to have interfered with

- the Campaign and/or its processes or operations. Such interference shall include fraudulent activities involving deceit and/or manipulation and/or fraud in connection with this 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.
21. 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.
22. 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.
23. 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.
24. 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.