

ENGLISH

Terms and Conditions for 'EPF i-Lindung Ready Campaign 2026'

1. This Terms & Conditions shall govern the EPF i-Lindung Ready 2026 ("Campaign") that is organised by Etiqa Life Insurance 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 1 January 2026 until 28 February 2026 ("Campaign Period").
4. Customers who fulfil the campaign criteria stated below will be entitled to receive the prizes ("Reward").

| Eligible Product | Campaign Criteria | Reward |
|---|--|-------------------------|
| Etiqa Term Plus Insurance Etiqa Critical Care Plus Insurance | Customer who purchases Etiqa Term Plus Insurance with minimum sum assured of RM200k AND/OR Etiqa Critical Care Plus Insurance with minimum sum assured of RM200k | RM50 e-Commerce voucher |

Eligibility:

5. "Eligible Customers" refer to customers who submit a new application for Etiqa Term Plus Insurance or Etiqa Critical Care Plus Insurance during the Campaign Period and such application must be approved during the Campaign Period on or before 28 February 2026.
6. Eligible Customers will only be qualified for the RM50 e-Commerce voucher if their minimum sum assured amount is RM200k.
7. Eligible Customers who proceed to cancel their policy during the 90-days grace period will no longer be eligible for the Reward.
8. The Reward 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. The Reward will only be delivered to the customers 3 months after the campaign period, which is in June 2026.
9. Eligible Customers without valid contact details such as "**Address**", "**Email Address**" or "**Contact Number**" shall be automatically excluded from the entitlement of the reward.
10. e-Commerce voucher are non-refundable, non-exchangeable and non-redeemable for cash.

Prizes:

11. Winners are responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).
12. 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.
13. 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.

Etiqua Privacy Notice

14. 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").
15. In addition and without prejudice to the terms in the Etiqua's Privacy Notice, 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 Participant. 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 Participant 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.
16. Etiqua reserves the right to:
 - (a) disqualify any non-eligible 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.
17. 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.
18. 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.