

ENGLISH

Terms and Conditions for the 'Trip Paling Win Campaign'

1. This Terms and Conditions shall govern the **Trip Paling Win Campaign** ("Campaign") that is organised by Etiqa General Insurance Berhad and Etiqa General Takaful Berhad ("Company").
2. By participating in this Campaign, the Participants:
 - agree to be bound by the Terms and Conditions;
 - 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;
 - 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;
 - 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;
 - 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;
 - 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.
 - shall not dispute nor make any oral or written complaints, public announcements or statements on the same whether during or after the Campaign Period.
3. This Campaign will commence on **1 November 2025 at 00:00 AM MYT** and end on **31 December 2025 at 11:59 PM MYT** ("Campaign Period"). Entries received outside the Campaign Period will be cancelled and deemed ineligible for consideration.
4. Eligibility ("Eligible Customers/Participants"):

Eligibility

1. Customer must have one of the following plans ("Eligible Products") at the time of the prize draw:
 - TripCare360 Insurance; or
 - TripCare 360 Takaful
 2. A Malaysian citizen, residing in Malaysia, and aged 18 years or older;
 3. Provide valid contact details including address, email address, and contact number (incomplete contact details will result in exclusion from prize entitlement);
 4. Not be a member of the organising community, jury panel, or their immediate family members.
- * 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 or PIDM (visit www.pidm.gov.my). | Member of PIDM

5. Campaign Mechanics:

- Eligible Customers/Participants who sign up any of the Eligible Products during the Campaign Period will be automatically qualified for the lucky draw and the entries entitlement are stipulated in the table below.
- The number of lucky draw entries awarded corresponds to the campaign tier ("Tier(s)") as follows and at the end of the Campaign Period, there will be a total of forty-seven (47) winners ("Winners"):

Effort	No. of Entries	Prizes
Tier 1: Sign up TripCare 360 Insurance or Takaful with the Silver Plan	1 entry	• DJI Osmo Pocket 3 (worth RM2,999 each) x 11 pcs • Apple AirPods 4 (worth RM599 each) x 36 pcs
Tier 2: Sign up TripCare 360 Insurance or Takaful with the Gold Plan	2 entries	
Tier 3: Sign up TripCare 360 Insurance or Takaful with the Platinum Plan	5 entries	

6. Prizes:

- The Winners shall be selected through a randomiser system format, with witnesses present to observe and attest to the fairness and transparency of the draw. The witnesses shall certify that the selection process was conducted in accordance with the rules and regulations of the Campaign.
- Where applicable, all Policies/Certificates must be In Force at the point where the winners of the Prize are announced and Eligible Customer/Participant who proceed to cancel or surrender their policy/certificate prior to the announcement will no longer be eligible for the Prize.
- Each Eligible Customer/Participant can win one (1) reward ONLY under this Campaign.
- The Winners will be officially notified by Etiqa via phone or email using the contact details provided at the time of participation.
- The notification email received will contain an official winner's letter ("Winner's Letter").
- Etiqa reserves the right to change or replace the Prizes with other items of equivalent or approximate value without prior notice.
- The Prize provided is not intended as a variation to the terms and conditions of the policy/certificate issued, which remain subject to the Company's standard processing and underwriting rules. Etiqa shall not be liable for any loss, damage, or expense arising from or in connection with this campaign. The Prize are non-transferable, non-exchangeable, 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. The Prizes will be fulfilled to Winners three (3) months after the Campaign Period.
- 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.

7. Prizes Information:

- Winners are responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).
- 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.
- 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.
- 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.
- Announcement of the Winners (e.g. name and partially masked NRIC) will also be made on Etiqa’s social media.

Etiqa Privacy Notice

8. By participating in the Campaign, Eligible Customers/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 individual Customers.
9. In addition, and without prejudice to the terms in the Etiqa’s Privacy Notice, subject to Eligible Customers/Participants instruction in writing to Etiqa restricting disclosure (if any) for the purposes of marketing activities, Eligible Customers/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 Eligible Customers/Participants marketing and promotional activities including but 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 Customers/Participants agree 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.
10. Etiqa reserves the right to:
 - (a) 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/Participants on such addition, deletion or amendment of the Terms and Conditions or termination of the Campaign.
11. 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/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.

12. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customers/Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
13. 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.
14. 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.