

Terms and Conditions for 'Click, Pick, Protect: Buy & Win! TripCare 360 Platinum Insurance' Campaign

1. These Terms & Conditions shall govern the Click, Pick, Protect: Buy & Win! TripCare 360 Platinum Insurance Campaign ("Campaign") that is organised by Etiqa General Insurance Berhad ("the Organiser" or "Etiqa").
2. By participating in this Campaign, the Eligible Customers or 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 Eligible Customers or 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 Mechanics:

3. This Campaign will commence on 17 November 2025 at 12:00 AM MYT until 20 March 2026 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.
4. This campaign will be conducted in FOUR (4) Rounds. The Running Period for each round is as below:

Round 1 : 17 November 2025 at 12:00 AM MYT until 20 December 2025 at 11:59 PM MYT.

Round 2 : 21 December 2025 at 12:00 AM MYT until 24 January 2026 at 11:59 PM MYT.

Round 3 : 25 January 2026 at 12:00 AM MYT until 28 February 2026 at 11:59 PM MYT.

Round 4 : 1 March 2026 at 12:00 AM MYT until 20 March 2026 at 11:59 PM MYT.
5. The Eligible Customer or Participant has to adhere to the following Campaign Criteria for his/her entry to be qualified as an eligible submission:
 - Purchase Etiqa TripCare 360 Platinum Insurance plan within the Campaign Period via etiqa.com.my
6. Customers can only win one (1) voucher throughout the Campaign Period.
7. In each Round, ONE HUNDRED AND FIFTY (150) Eligible Customers or Participants will be chosen as Winners at random via a randomiser tool.
8. By the end of the Campaign Period, there will be a total of SIX HUNDRED (600) Winners.

Eligibility:

9. This Campaign is open to Malaysian citizens aged 18 and above only.
10. "Eligible Customers or Participants" refer to customers or participants who purchase Etiqa TripCare 360 Insurance Plan, Platinum tier, during the Campaign Period.
11. Eligible Customers or Participants without valid contact details such as **Name, Identification Number, Email Address and Contact Number** shall be automatically excluded from the entitlement of the shopping e-voucher reward and mega lucky draw prizes.
12. Members of the Organising Team and the Jury Panel, including their immediate family member, are not eligible for participation in this Campaign.

Prizes:

13. The Winners of each Round will receive the following prize:

RM50 Shopee Voucher

- The voucher is valid for 6 months and is valid for new & existing users.
- The voucher is valid for one-time use only, regardless of the number of accounts owned by the user.
- The voucher is applicable to Mall & Preferred Sellers only.
- The voucher is not refundable, non-transferable, and is not redeemable for cash.
- The voucher is not stackable with other promotions except Seller Voucher.
- The voucher is not applicable on Baby Formula, Food & Supplements, Diapers & Potties, Jewellery, Tickets & Vouchers, Mobile Reloads & Sim Cards, Top-ups, S-Mart Milo, One or Not by Shopee Store products, MMA Foundation Store products and PETRONAS & Setel Fuel Cards, Gift Cards & E-Voucher.
- Promo code must be entered at the checkout page of Shopee Mobile App only.
- Shopee reserves the right to amend/cancel the promotion at any time. For enquiries or assistance, please contact Shopee Customer Service at +603 2777 9222

14. The winners will be notified via email within two (2) months after each draw.

15. Winners are responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).
16. 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.
17. The Reward provided is not intended as a variation to the terms and conditions of the certificates issued, which are subject to the Company's standard processing or underwriting rules.
18. The Prizes are subject to the terms and conditions of the individual voucher provider.
19. 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
20. Any inquiries can be made at info@etiqua.com.my and 1-300-13-8888

Etiqua Privacy Notice

21. By participating in the Campaign, Eligible Customers or 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").
22. In addition and without prejudice to the terms in the Etiqua's Privacy Notice, subject to Eligible Customers or Participants instruction in writing to Etiqua restricting disclosure (if any) for the purposes of marketing activities, Eligible Customers or 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 Eligible Customer or 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 Eligible Customers or

Participant 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.

23. Etiqa reserves the right to:

- (a) disqualify any non-eligible Customer or 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.etiqa.com.my, or in other methods which Etiqa deems practical, by giving reasonable prior notice to the Eligible Customers or Participants on such addition, deletion or amendment of the Terms and Conditions or termination of the Campaign.

24. 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 or 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.

25. 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 Insurance Berhad or PIDM (visit www.pidm.gov.my). I Member of PIDM

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