ENGLISH

Terms and Conditions for "Elite Bonanza" Campaign

1. This Terms & Conditions shall govern the Elite Bonanza Campaign ("Campaign") that is organised by Etiqa Family Takaful Berhad ("the Organiser" or "Etiqa").

2. By participating in this Campaign, the Participants:

   (a) agree to be bound by the Terms and Conditions herein;
   (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 and/or 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 in relation to this Campaign.

Campaign Mechanics:

3. This Campaign will commence on 1 October 2026 at 00:00 AM MYT until 31 December 2026 at 11:59 PM MYT ("Campaign Period"). Entries received outside of the Campaign Period will be disqualified and deemed ineligible for consideration of Prizes as stipulated in the terms and conditions contained herein.

Eligibility:

4. This Campaign is open to Malaysian citizens aged 18 and above only.

5. Participants are automatically enrolled in the Campaign by signing up to i-MedicalCard Elite during the Campaign Period and the certificate signed up need to be in forced during the Campaign Period and throughout the period of selection of winners. ("Participants").

*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 Family Takaful Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM.

6. Participants without valid or no contact details such as "Email Address" or "Contact Number" shall be automatically excluded from the entitlement of the Prizes.

7. Etiqa will choose TWENTY (20) Winners ("Winners") randomly via randomiser tool by at the end of the Campaign Period, with witnesses present to observe and attest to the fairness and transparency of the draw. The witnesses shall certify that the selection process is conducted in accordance with the rules and regulations of the Campaign.

8. The certificates must be in force at the point where the Winners of the Prizes are announced and must be subjected to the free look period. Further, Participants who proceed to cancel or surrender their certificate(s) will no longer be eligible for the Prize and will not be considered for the Prize.

9. Members of the Organising Team, including their immediate family members, are not eligible for participation in this Campaign. Immediate family members include parents, spouse, brothers, sisters, and children.

Prizes:

10. The Winners will be rewarded with the following:

    RM500 Shopee Voucher ("Prize")

    The winners list and prize pool will be combined for both "Let's Lindung" campaign and "Elite Bonanza" campaign.

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

12. The Prize provided is not intended as a variation to the terms and conditions of the certificate issued, which remain subject to Etiqa's standard processing rules.

13. The Winners will be officially notified by Etiqa through email.

14. The Organiser reserves the right to replace all or any of the Prize with any item of equivalent value without any prior notice to the Participants and/or Winners. 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. No request for change of prizes, or any parts thereof will be entertained.

15. Subject to Paragraph 14 above and as applicable, 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 any prizes.

Etiqa Privacy Notice

16. By participating in the Campaign, 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.

17. In addition and without prejudice to the terms in the Etiqa's Privacy Notice, subject to Participants' instruction in writing to Etiqa 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 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 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 Etiqa in relation to the Campaign.

18. Etiqa 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.etiqa.com.my, or in other methods which Etiqa 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.

19. 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 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; 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.

20. In the event of any inconsistency, ambiguity or discrepancy between the English version and Bahasa Malaysia version of the Terms and Conditions, the English version of the Terms and Conditions shall prevail.

21. 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.

22. Etiqa may disqualify/reject any Participants 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 of the operations of the Campaign which includes fraudulent activities involving any of deceit and/or deception and/or cheating with regards to the Campaign.

23. For information, enquiries, feedback and/or complaints related to the Campaign, please contact Etiqa's Customer Service at 1 300 13 8888. Alternatively, for feedback and/or complaints, Participants may choose to email Etiqa at info@etiqa.com.my