

**ENGLISH**

**Terms and Conditions for 'ELITE eDGE Takaful Customer Campaign'**

1. These Terms & Conditions shall govern the ELITE eDGE Takaful Customer Campaign ("Campaign") that is organised by Etiqa Family Takaful 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 22 November 2024 at 00:00 AM MYT until 31 December 2024 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. Customers who fulfil the campaign criteria stated below stand a chance to be entitled to receive the prize.

Campaign Criteria		
<ul style="list-style-type: none"> <li>• <b>Eligible Product:</b> ELITE eEDGE Takaful</li> <li>• <b>Prize:</b> 1 X 1g Gold Bar</li> </ul>		
<p><b>Number of Entries:</b> Customers who sign up for ELITE eEDGE Takaful plan according to the tiers below will be entitled the number of entries as per table below:</p>		
	Total Annual Contribution Payment (Plan per Participant)	Number of Entries
Total Annual Contribution Payment Tiers	RM500,000.00	120
	RM400,000.00 - RM499,000.00	100
	RM300,000.00 - RM399,000.00	80
	RM200,000.00 - RM299,000.00	60
	RM100,000.00 - RM199,000.00	40
	RM99,000.00 and below	20
<p><b>Winners:</b> Each participant will stand to win multiple times, number of times won is subject to the Total Annual Contribution Payment Tiers below:</p>		
	Total Annual Contribution Payment (Plan per Participant)	Number of Winning
Total Annual Contribution Payment Tiers	RM500,000.00	6
	RM400,000.00 - RM499,000.00	5
	RM300,000.00 - RM399,000.00	4
	RM200,000.00 - RM299,000.00	3
	RM100,000.00 - RM199,000.00	2
	RM99,000.00 and below	1

5. Winners are determined using a randomiser tool based on the number of entries of the eligible participants.
6. By the end of the Campaign Period, there will be a total of forty (40) Winners selected.
7. “Eligible Customers” refer to customers who submit a new application for ELITE eEDGE Takaful during the Campaign Period and such application must be approved during the Campaign Period on or before 31 December 2024.
8. Members of the Organising Team and the Jury Panel, including their immediate family member, are not eligible to participate in this contest.
9. Eligible Customers who proceed to cancel their certificate during the 15-day free look period will no longer be eligible for the Prize.
10. The Prize provided is not intended as a variation to the terms and conditions of the certificate issued, which are subject to the Company’s standard processing or underwriting rules. The Prize will only be delivered to the customers 3 months after the campaign period, which is in April 2025.

11. Eligible Customers without valid contact details such as “**Address**”, “**Email Address**” and “**Contact Number**” shall be automatically excluded from the entitlement of the prize.
12. Prize is non-refundable, non-exchangeable and non-redeemable for cash.

**Prizes:**

13. Winners are responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).
14. 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.
15. 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**

16. 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](http://www.etiqua.com.my) (“Etiqua’s Privacy Notice”).
17. 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.
18. 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](http://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.
19. 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.

20. 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.