



## Terms & Conditions for the “Cipta Kenangan Di Konsert Cipta 3 Dato' M. Nasir Campaign”

1. This Terms & Conditions govern the “**Cipta Kenangan Di Konsert Cipta 3 Dato' M. Nasir Campaign**” (“Campaign”) organised by Maybank Ageas Holdings 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 August 2025 at 00:00 AM MYT** and end on **31 August 2025 at 11:59 PM MYT** (“Campaign Period”).
4. Eligibility (“Eligible Customers/Participants”):

### Eligibility

1. Customer must have one of the following plans (“Eligible Products”) at the time of the prize draw:
  - An In Force Motor Insurance / Takaful;
  - TripCare360 Insurance / Takaful;
  - An In Force Houseowner and Householder Insurance / Takaful;
  - An In Force Etiqa Term Takaful Plus / Etiqa Critical Care Takaful Plus;
  - An In Force OneMedical Takaful; and
  - Activate the Etiqa Cashback by Driving Less add-on feature on the Etiqa+ App.
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](http://www.pidm.gov.my)). Member of PIDM

5. Campaign Mechanics:

- Eligible Customers/Participants who sign up, renew 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 fifty one (51) winners ("Winners") :

Tier(s)	No. of Entries
<b>Tier 1:</b> RM 1,500 and above (Total Premium/Contribution Payment)	3 entries
<b>Tier 2:</b> RM500 – RM1,499 (Total Premium/Contribution Payment)	2 entries
<b>Tier 3:</b> RM100– RM499 (Total Premium/Contribution Payment)	1 entry
Activate the Etiqa Cashback by Driving Less free add-on feature on the Etiqa+ App	1 entry

6. Prizes:

Tier Eligibility	Eligible Products
Prize pool 1: <ul style="list-style-type: none"> <li>• 8 pairs of Tier 1 Tickets</li> </ul>	<ol style="list-style-type: none"> <li>1. Etiqa Term Takaful Plus;</li> <li>2. Etiqa Critical Care Takaful Plus; and</li> <li>3. OneMedical Takaful.</li> </ol>
Prize pool 2: <ul style="list-style-type: none"> <li>• 1 pair of Tier 1 Tickets</li> <li>• 3 pairs of Tier 2 Tickets</li> <li>• 39 pairs of Tier 3 Tickets</li> </ul>	<ol style="list-style-type: none"> <li>1. Motor Insurance / Takaful;</li> <li>2. TripCare360 Insurance / Takaful;</li> <li>3. Houseowner and Householder Insurance / Takaful; and</li> <li>4. Activate the Etiqa Cashback by Driving Less add-on feature on the Etiqa+ App.</li> </ol>

- Information of Konsert Dato M. Nasir Cipta 3 as below:
  1. Date: 27 September 2025
  2. Time: 8:30PM
  3. Location: Axiata Arena, Bukit Jalil, Kuala Lumpur.
- 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 prior to the announcement will no longer be eligible for the Prize.
- Each Eligible Customer/Participant can only win one (1) pair of tickets 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"). Please present this Winner's Letter in digital form at the redemption counter on the concert day to collect the Prize.
- Failure to present the Winner's Letter on the event day will result in forfeiture of the Prize.
- Etiqa reserves the right to change or replace the Prizes with other items of equivalent or approximate value without prior notice.
- The Prizes given are on an "As Is" basis and subject to the terms and conditions of the event organiser and venue. Etiqa is not responsible for any cancellations, postponements, delays, or changes to the concert, including but not limited to changes in date, time, venue, or performing artists. In the event of any such occurrence, no alternative Prize or compensation will be provided to the Winner(s). The Winner(s) acknowledge and agree that they bear all risks associated with attending the concert. Etiqa shall not be liable for any loss, damage, or expense arising from or in connection with the concert or the inability to attend.
- 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 Winners may be required to appear in person at Etiqa Headquarters or branches, or personally redeem the Prize from the supplier. If such occasions arise, the Winners will have to make their own arrangement and all expenses incurred will be borne by the Winners themselves.
- 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. Prize Redemption:

- The Organiser will notify the Winners through phone call or email within two (2) weeks after the campaign ends. Any of the Winners who are unable to be reached after three (3) attempts by the Organiser will be automatically disqualified.
- The Organiser reserves the right to forfeit the Prizes for the said shortlisted Winner. Consequently, the Winners who accept the Prize(s) will receive the Prize(s) via email within one (1) week before the Event Date.



- Announcement of the Winners (e.g. name and partially masked NRIC) will also be made on Etika's social media within five (5) days before the Event Date.
- The Winners will need to collect the concert tickets at the Etika booth on the Event Date.
- The Organiser reserves the right at its discretion to allow or disallow transfer of Prizes to another person/party subject to conditions imposed by the Organiser (if any).
- All cost, fees and/or expenses incurred or to be incurred by the Winners in relation to the Campaign and/or the claiming of the Prizes, which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the sole responsibility of the Winners.
- If there is any dispute or non-receipt of the Prizes, the Winners are required to contact Etika Customer Service at 1300 13 8888 latest by 22 September 2025 to request for an inquiry. No request for any inquiry shall be entertained after 22 September 2025.

### **Etika Privacy Notice**

1. By participating in the Campaign, Participants agree and consent to allow his/her personal data being collected, processed and used by Etika in accordance with Etika Privacy Notice, which may be viewed on [www.etika.com.my](http://www.etika.com.my) ("Etika's Privacy Notice").
2. In addition, and without prejudice to the terms in the Etika's Privacy Notice, subject to Eligible Customers/Participants instruction in writing to Etika 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 Etika for:
  - (a) the purposes of the Campaign; and
  - (b) marketing and promotional activities conducted in such manner as Etika 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 Etika in relation to the Campaign.
3. Etika 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.etika.com.my](http://www.etika.com.my), or in other methods which Etika 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.
4. Etika and any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Etika 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.

5. 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.