Terms and Conditions for the "Quote & Win" Campaign

1. These Terms and Conditions shall govern the "Quote & Win" campaign ("Campaign") organised by Etiqa General Takaful Berhad ("Organiser" or "Etiqa").

2. This Campaign is open to Malaysian citizens aged 18 and above who obtain an Etiqa Car Takaful or Etiqa Motorcycle Takaful quote via the Etiqa website or Etiqa+ mobile app ("Etiqa+ app") for a car or motorcycle registered in their own name ("Participants").

3. By participating in this Campaign, Participants:

   (a) agree to be bound by these 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 including 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:

4. This Campaign will commence on **1 November 2026** at 12:00 AM MYT until **31 January 2027** at 11:59 PM MYT ("Campaign Period"). Entries received outside of the Campaign Period will be disqualified and be deemed ineligible for Prize (as defined below) consideration.

Campaign Criteria

- **Campaign Eligibility:**
  - This Campaign is open to Malaysian citizens aged 18 and above who obtain an Etiqa Car Takaful or Etiqa Motorcycle Takaful quote via the Etiqa website or Etiqa+ app for a car or motorcycle registered in their own name ("Participants").

- **Campaign Mechanics:**
  - Participants must obtain an Etiqa Car Takaful or Etiqa Motorcycle Takaful quote via the Etiqa website or Etiqa+ app during the Campaign Period.
  - Each eligible quote must be for a car or motorcycle registered in the Participant's own name.
  - Entries are awarded based on the qualifying action completed during the respective Campaign Week. For the purposes of this Campaign, **"Eligible Entries"** refers to entries earned by a Participant in accordance with these Campaign Mechanics and eligible for inclusion in the prize draw for the respective Campaign Week:

Qualifying Action	Eligible Entries	Applicable Prize Draw
Get a quote for a vehicle	1 entry	Campaign Week in which the quote is generated
Successfully sign up for an Etiqa Car Takaful or Etiqa Motorcycle Takaful certificate within the same Campaign Week in which the quote is generated	Additional 3 entries	Campaign Week in which both the quote is generated and the sign-up is completed
Get multiple quotes for the same vehicle	No additional entries	Only the Campaign Week in which the first quote is generated

Get a quote in one Campaign Week and successfully sign up in a later Campaign Week	1 entry in the Campaign Week in which the quote is generated, and 3 entries in the Campaign Week in which the sign-up is completed	Respective Campaign Weeks only

- Each vehicle is entitled to only one (1) quote entry during the Campaign Period, regardless of the number of quotes generated for the same vehicle.
- The quote entry is valid only for the prize draw of the respective Campaign Week in which the quote is generated and will not be carried forward to subsequent Campaign Weeks. No additional quote entries will be awarded for quotes generated for the same vehicle in subsequent Campaign Weeks.
- An additional three (3) entries will be awarded upon successful sign-up for an Etiqa Car Takaful or Etiqa Motorcycle Takaful certificate. These entries will be valid only for the prize draw of the Campaign Week in which the sign-up is completed.

Example A: Quote and Sign-up in the Same Campaign Week
A Participant gets a quote for Vehicle A and successfully signs up for an Etiqa Car Takaful or Etiqa Motorcycle Takaful certificate for the same vehicle within the same Campaign Week.

- One (1) Eligible Entry for generating the quote; and
- Three (3) additional Eligible Entries for the successful sign-up.

Total: Four (4) Eligible Entries for the respective Campaign Week's prize draw.

Example B: Quote and Sign-up in Different Campaign Weeks
A Participant gets a quote for Vehicle A in Campaign Week 1 and receives one (1) Eligible Entry for the Week 1 prize draw. The Participant subsequently successfully signs up for an Etiqa Car Takaful or Etiqa Motorcycle Takaful certificate for Vehicle A in Campaign Week 2 and receives three (3) Eligible Entries for the Week 2 prize draw.

Total: One (1) Eligible Entry in Week 1 and three (3) Eligible Entries in Week 2. The Week 1 Eligible Entry will not be carried forward to Week 2.

- The Campaign Weeks are as follows:

Campaign Week	Period
Week 1	1 November 2026 – 7 November 2026
Week 2	8 November 2026 – 14 November 2026
Week 3	15 November 2026 – 21 November 2026
Week 4	22 November 2026 – 28 November 2026
Week 5	29 November 2026 – 5 December 2026
Week 6	6 December 2026 – 12 December 2026
Week 7	13 December 2026 – 19 December 2026
Week 8	20 December 2026 – 26 December 2026
Week 9	27 December 2026 – 2 January 2027
Week 10	3 January 2027 – 9 January 2027
Week 11	10 January 2027 – 16 January 2027
Week 12	17 January 2027 – 23 January 2027
Week 13	24 January 2027 – 31 January 2027

(referred to as "Campaign Weeks").

- **Campaign Prize:**
  - Each Winner will receive one (1) unit of iPhone 18 Pro ("Prize")
  - One (1) Winner will be selected each Campaign Week using a randomiser tool from all Eligible Entries (received during the respective Campaign Week).
  - A total of thirteen (13) iPhone 18 Pro units ("Prize") will be given away under the Campaign.
  - Each Participant is eligible to win only once throughout the Campaign Period. Once selected as a Winner, the Participant will not be eligible for subsequent weekly selections.

Note: The benefit(s) payable under the eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Takaful Berhad or PIDM (visit www.pidm.gov.my) | Member of PIDM

5. Within thirty (30) working days after the end of the Campaign Period, Winners will be contacted by the Organiser via WhatsApp using Etiqa's official WhatsApp Business Account and/or by telephone call(s) using Etiqa's official office number, based on the mobile number provided when obtaining an Etiqa Car Takaful or Etiqa Motorcycle Takaful

quote. During the telephone call, Winners will be required to provide a valid email address for prize fulfilment purposes.

6. Upon receipt of the Winner's email address, the Organiser will send a notification email containing details of the prize collection or delivery process.

7. Winners must submit their required details, including but not limited to their full name, mobile number and home address, via email within seven (7) days from the date the notification email is sent by the Organiser.

8. Any Winner who failed to provide the required details within the abovementioned seven (7)-day period, the Organiser reserves the right to disqualify the Winner and the Winner shall no longer be entitled to the Prize. The Organiser may select another Winner for the respective Campaign Week.

9. Winners are advised to refer to the notification email for further details on the Prize collection or delivery process. Failure to claim or accept the Prize within the period specified by the Organiser may result in the Prize being forfeited.

10. Winners will also be announced on Etiqa's official Facebook and/or Instagram pages.

11. The Prize is non-refundable, non-exchangeable and non-redeemable for cash, in part or in full and is subject to the Terms and Conditions stated herein. No request for change of prizes, or any parts, or appearances or accessories will be entertained.

12. Members of the Organising Team and Jury Panel, including their immediate family member(s) (i.e., Spouse and Children) are not eligible to participate in this Campaign.

13. The Organiser reserves the right to verify the identity, relationship, eligibility and/or supporting documentation of any participant before awarding any prize.

Prize:

14. The Organiser is only liable for paying the purchase price and delivery fee of the Prize. Winners are responsible for any other costs related to the Prize.

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

16. The Organiser reserves the right to replace the Prize 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.

17. Subject to paragraph 14 above, whenever applicable and 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 Prize or any prizes.

Etiqa's Privacy Notice:

18. 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.

19. In addition and without prejudice to the terms in the Etiqa's Privacy Notice and the PDPA Form for individual customers, 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 Participants. 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 Participants 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.

20. Etiqa reserves the right to:

    (a) disqualify any non-eligible Participants 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.

21. 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 by or caused towards 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.

22. These 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.

23. 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 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.

24. 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 Participants may choose to email Etiqa at info@etiqa.com.my.