

**Term Secure & Critical Care Campaign Terms & Conditions**

**Terms and Conditions**

1.0 Campaign (“Campaign”) is organised by Etiqa Life Insurance Berhad and Etiqa Family Takaful Berhad (“Company”) and shall be governed by the Terms and Conditions stated herein.

2.0 The Campaign is from 12 July 2022 to 11 October 2022 (“Campaign Period”).

**3.0 Campaign Eligibility and Reward**

3.1 “Eligible Customers or Participants” refer to customers or participants who submit a new application during the Campaign Period and such application must be approved on or before 11 October 2022.

3.2 The entitlement to the shopping e-vouchers & lucky draw prizes (“Reward”) by Eligible Customers or Participants are based on the campaign criteria stated in the table below.

Eligible Product	Campaign Criteria	Reward Per Certificate
1. Etiqa Term Secure Insurance 2. Etiqa Term Secure Takaful 3. Etiqa Critical Care Insurance 4. Etiqa Critical Care Takaful	<u>Monthly Early Bird Specials:</u> <ul style="list-style-type: none"> <li>• First 100 new applications approved within the Campaign Period of each month.               <ul style="list-style-type: none"> <li>• Month 1: 12 July 2022 – 11 August 2022</li> <li>• Month 2 : 12 August 2022 – 11 September 2022</li> <li>• Month 3: 12 September 2022 – 11 October 2022</li> </ul> </li> <li>• Customers can only win one (1) Monthly Early Bird Specials prize throughout the Campaign Period.</li> <li>• A total of 300 Lazada e-vouchers will be given away during the Campaign Period.</li> </ul>	Lazada shopping e-voucher valued at RM20
	<u>Mega Lucky Draw:</u> <ul style="list-style-type: none"> <li>• Mega Lucky Draw will be conducted in November 2022 for all the applications approved within the Campaign Period.</li> <li>• Customers who have received Monthly Early Bird Specials prizes are still eligible for the Mega Lucky Draw.</li> <li>• Customers can only win one (1) Mega Lucky Draw prize throughout the Campaign Period.</li> </ul>	<u>List of Rewards:</u> <ol style="list-style-type: none"> <li>1. Ipad Air 4<sup>th</sup> Gen x 1 unit</li> <li>2. Samsung Smart TV 43 inch x 1 unit</li> <li>3. Dyson Vacuum V8 x 1 unit</li> <li>4. Philip Air Fryer x 10 units</li> <li>5. Huawei Watch Fit x 10 units</li> <li>6. Oppo Echo Air x 10 units</li> </ol>

3.3 The winners will be notified via email and Etiqa social media (Facebook & Instagram) within two (2) months after each draw.

3.4 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.

- 3.5 Eligible Customers or Participants without valid contact details such as **Email Address**, **House Address**, and **Contact Number** shall be automatically excluded from the entitlement of the shopping e-voucher reward and mega lucky draw prizes.

#### **4.0 Lazada e-shopping Voucher Terms and Conditions**

- 4.1 The following terms & conditions apply to the redemption and use of promotional vouchers and voucher codes (“Vouchers”).
- 4.2 Voucher is in digital type on denomination of RM20. This is not a cash voucher. Please provide “**Valid Email Address**” to receive the e-ticket accordingly.
- 4.3 Voucher code is applicable on Lazada Mobile App only.
- 4.4 No minimum purchase is required to redeem this discount. The voucher code is applicable for one (1) time redemption only excluding of shipping/ courier charges. Please create or log on to your Lazada account to redeem discount.
- 4.5 Only one (1) voucher code is allowed to be applied in a single order. No cash alternatives or refund will be offered in lieu of promotion entitlement. The voucher code cannot be combined and accumulated.
- 4.6 Lazada reserves the right to alter, cancel, terminate or suspend the promotion or any part of the applicable terms and conditions from time to time, with or without any prior notice.

#### **5.0 General Terms and Conditions**

- 5.1 The selection of winners will be made by the Company at its absolute discretion. All matters and decisions made by the Company relating to this Campaign including the determination of winners, is final, binding and conclusive. No correspondence, protests, or appeals in relation to this Campaign will be entertained.
- 5.2 By participating in this Campaign, the Eligible Customers or Participants are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agree that any and all decisions made by the Company in relation to the Campaign shall be final and conclusive.
- 5.3 The Company reserves the rights to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part as the Company may deem fit. The Company also reserves the right to vary, supplement, delete, amend or modify any of these Terms and Conditions from time to time by giving minimum of twenty one (21) calendar days prior notice thereof and the notice shall be posted at the Company’s website or through any other channel(s) that the Company may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of the Terms and Conditions.
- 5.4 The Company shall not be responsible and/or liable for any loss or damage or any form of liability of whatsoever nature suffered by the Eligible Customers or Participants resulting directly or indirectly from the Eligible Customers or Participants’ participation in the Campaign or otherwise. Furthermore, the Company shall not be liable for any default of its obligation under the Campaign due to any force majeure event, including but not limited to act of God, war, riot, lockout, industrial action, fire, flood, draught, storm, or any event beyond the reasonable control by the Company.

- 5.5 By participating in this Campaign, the Eligible Customers or Participants agree and consent to allow their personal data to be collected, processed and used by the Company in accordance with the Company's Privacy Notice which may be viewed on [www.etiga.com.my](http://www.etiga.com.my) ("Privacy Notice"). In addition, and without prejudice to the terms in the Company's Privacy Notice, the Eligible Participants agree and consent to their personal data or information being collected, processed and used by the Company for:
- a. the purposes of the Campaign;
  - b. marketing and promotional activities conducted in such manner that the Company deems fit in any media including but not limited to any forms of advertising or publicity media or materials such as audio and/or visual recordings published through newspapers, television networks, radio station or online and digital media and on the Internet, without further express consent from the Eligible Customers or Participants. Marketing and promotion activities include without limitation the use and/or in connection to the entries, interviews 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 consideration, in all reasonable advertising and publicity activities of the Company in relation to this Campaign.
- 5.6 The Company may at its sole discretion disqualify and/or reject any Eligible Customers or Participants who do not comply with the Terms and Conditions stated herein and/or who are found or are reasonably suspected of tampering with the Campaign and/or its process or the operation of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to this Campaign.
- 5.7 The Terms and Conditions shall prevail over any provisions or representation contained in any promotional activities advertising the Campaign.
- 5.8 These Terms and Conditions shall be governed by the Laws of Malaysia.