



ENGLISH

Terms and Conditions for 'PAWer Insurance Campaign Contest'

1. This Contest Terms & Conditions shall govern the PAWer Insurance Campaign Contest ("Contest") that is organised by Etiqa General Insurance Berhad ("the Organiser" or "Etiqa").
2. By participating in this Contest, the Participants:
 - (a) agree to be bound by the Terms and Conditions;
 - (b) agree that all submissions captured by Etiqa's system within the Contest 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 Contest 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 Contest;
 - (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 Contest 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 Contest) for any and all loss and damage suffered or incurred by his/her participation in the Contest whether as a direct or indirect result of the act of amendments, termination or suspension of the Contest.
 - (g) shall not dispute nor make any oral or written complaints, public announcements or statements on the same whether during or after the Contest Period.

Contest Mechanics:

3. This Contest will commence on 17 November 2023 at 11:00 AM MYT until 5 January 2024 at 11:59 PM MYT ("Contest Period"). Entries received outside of the Contest Period will be deemed ineligible for consideration of Prizes.
4. This contest will be conducted in EIGHT (8) Weeks. The Running Period for each round is as below:

Week 1 : 17 November 2023 at 11:00 AM MYT until 17 November 2023 at 11:59 PM MYT.

Week 2 : 24 November 2023 at 11:00 AM MYT until 24 November 2023 at 11:59 PM MYT.

Week 3 : 1 December 2023 at 11:00 AM MYT until 1 December 2023 at 11:59 PM MYT.

Week 4 : 8 December 2023 at 11:00 AM MYT until 8 December 2023 at 11:59 PM MYT.

Week 5 : 15 December 2023 at 11:00 AM MYT until 15 December 2023 at 11:59 PM MYT.

Week 6 : 22 December 2023 at 11:00 AM MYT until 22 December 2023 at 11:59 PM MYT.

Week 7 : 29 December 2023 at 11:00 AM MYT until 29 December 2023 at 11:59 PM MYT.

Week 8 : 5 January 2024 at 11:00 AM MYT until 5 January 2024 at 11:59 PM MYT.

5. The Participant has to adhere to the following Contest Steps for his/her entry to be qualified as an eligible solution:

Step 1 : LIKE the contest post

Step 2 : Write his/her answer and hashtag #EtiqaPAWerInsurance in the comments section

6. The Participant can choose to participate in the Contest via Etiqa's Facebook or Etiqa's Instagram.
7. In each Round, TEN (10) eligible Participants with the correct answer will randomly be selected as the Winners.
8. By the end of the Contest Period, there will be a total of EIGHTY (80) Winners.

Eligibility:

9. This Contest is open to Malaysian citizens aged 18 and above only.
10. This Contest can only be participated via Etiqa's Facebook or Etiqa's Instagram.
11. Multiple submissions by the same Participant for the Contest are allowed but each Participant will be only selected as the Winner once.
12. Members of the Organising Team and the Jury Panel, including their immediate family member, are not eligible for participation in this contest.

Prizes:

13. The total of EIGHTY (80) Winners will each receive the following prize:

RM50 TnG eWallet Credits

14. Winners will have to send their details (Full Name as per MyKad and Mobile Number) by "Private Message (PM)" through Etiqa's Facebook or "Direct Message (DM)" through Etiqa's Instagram within 3 days of the winner announcement post to the Organiser.
15. If any of the Winners fails to PM/DM his/her details to the Organiser within 3 days of the winner announcement post, the Organiser reserves the right to select a replacement.
16. Winners are responsible for any and all taxes payable as a result of a Prize being awarded (if applicable).
17. 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.
18. 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

19. By participating in the Contest, 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 ("Etiqua's Privacy Notice").
20. 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 Contest; 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 Contest.
21. Etiqua reserves the right to:
 - (a) disqualify any non-eligible Participant at its sole discretion from participating in the Contest;
 - (b) withdraw/cancel, suspend, extend or terminate the Contest 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, 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 Contest.
22. 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 Contest) 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 Contest and/or use of the Prize(s); and any default of its obligation under the Contest 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.
23. 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.