

Protect More Earn More Campaign Terms and Conditions

Terms and Conditions

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

2.0 The Campaign is from 5 February 2024 to 30 April 2024 (“Campaign Period”).

3.0 Campaign Eligibility and Reward

3.1 “Eligible Customers” refer to customers who submit a new application via KWSP i-Akaun app for Etiqa Term Plus or Etiqa Critical Care Plus during the Campaign Period and such application must be approved on or before 30 April 2024.

3.2 The entitlement to the shopping e-vouchers (“Reward”) by Eligible Customers is based on the campaign criteria stated in the table below.

Eligible Product	Campaign Criteria	Reward
<ul style="list-style-type: none"> ○ Etiqa Term Plus 	Customers who purchase either Term Plus or Critical Care Plus insurance with a sum assured of RM200,000.	<p>RM50</p> <p><i>(Touch n’ Go e-Wallet Credit)</i></p>
<ul style="list-style-type: none"> ○ Etiqa Critical Care Plus 	Customers who purchases both Term Plus and Critical Care Plus with a sum assured of RM200,000.	<p>RM100</p> <p><i>(Touch n’ Go e-Wallet Credit)</i></p>

3.3 “Eligible Customers” who proceed to cancel their policy during the 15-days grace period will no longer eligible for the Reward.

3.4 “Eligible Customers” will be notified via email from Etiqa within two (2) months after the campaign ends.

3.5 The Reward provided is not intended as a variation to the terms and conditions of the policy issued, which are subject to the Company’s standard processing or underwriting rules.

3.6 “Eligible Customers” without valid contact details such as “**Address**”, “**Email Address**” or “**Contact Number**” shall be automatically excluded from the entitlement of the reward.

3.7 Vouchers are non-refundable, non-exchangeable and non-redeemable for cash.

4.0 General Terms and Conditions

- 4.1 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.
- 4.2 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.
- 4.3 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.
- 4.4 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.
- 4.5 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.etiqa.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.

- 4.6 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.
- 4.7 The Terms and Conditions shall prevail over any provisions or representation contained in any promotional activities advertising the Campaign.
- 4.8 These Terms and Conditions shall be governed by the Laws of Malaysia.