

Terms and Conditions for “SecurePro Campaign”

- 1 SecurePro Campaign (“Campaign”) is organised by Etiqa Life Insurance Berhad (“Company”) and shall be governed by the Terms and Conditions stated herein.
- 2 By participating in this Campaign, the Participants:
 - a. agree to be bound by the 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 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;
 - g. shall not dispute, challenge or contest the outcome of the Contest or any decision made by Etiqa. Furthermore, the Participant agrees to refrain from making any public statements and/or announcements or statements, whether oral or written, that are critical of, derogatory towards, or otherwise adverse to the Contest, its sponsors, or its organiser.

Campaign Mechanics

- 3 The Campaign is from 23 August 2024 – 30 November 2024 (“Campaign Period”). Entries received outside of the Campaign Period will be disqualified and be deemed ineligible for consideration of prizes.
- 4 “Eligible Customers” refer to customers who submit a new application during the Campaign Period and such application must be approved within 23 August 2024 – 30 November 2024 (“Campaign Period”).

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

Eligible Product	Campaign Criteria		
SecurePro	<ul style="list-style-type: none"> Plans must be purchased and approved within the campaign period of 23 August 2024 – 30 November 2024. Minimum annual premium of the approved plan is RM3,600. 		
	Draw	Campaign Period	Reward
	1st Draw	23 Aug – 30 Sept 2024	Apple iPad Air 11” Wi-Fi 128GB (1 unit) RM100 TnG eWallet credits (30 units) RM50 TnG eWallet credits (10 units)
	2nd Draw	1 Oct – 31 Oct 2024	Apple iPad Air 11” Wi-Fi 128GB (1 unit) RM100 TnG eWallet credits (30 units)
3rd Draw	1 Nov – 30 Nov 2024	Apple iPad Air 11” Wi-Fi 128GB (1 unit) RM100 TnG eWallet credits (30 units)	

- 6 Winners will be drawn at random and each winner is entitled to one (1) Reward, and one (1) unit of prize (“Winners”) only. By the end of the Campaign Period, there will be a total of 103 Winners.
- 7 Members of the organizing team and the jury panel of Etiqa, and/or staff under Maybank Group and Etiqa and its agents are not eligible to participate in this Campaign.
- 8 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.
- 9 The Winners of the Campaign will be notified within two (2) calendar months from the end of the Campaign Period.
- 10 The Winners will be notified individually by the Company based on the contact details provided by the Winners to the Company.
- 11 The Reward provided is not intended as a variation to the terms and conditions of the policies issued, which are subject to the Company’s standard processing or underwriting rules.
- 12 Eligible Customers without a valid or who have no contact details ie “Address”, “Email Address” or “Contact Number” shall be automatically excluded from the entitlement of the reward.

Etiqua Privacy Notice

- 13 By participating in this Campaign, the Eligible Customers 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.
- 14 The Company reserves the rights to amend, 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.
- 15 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 resulting directly or indirectly from the Eligible Customers' 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.
- 16 By participating in this Campaign, the Eligible Customers 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 Customers 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. 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 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.

- 17 The Company and any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Company 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 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 the Company.
- 18 The Company may at its sole discretion disqualify and/or reject any Eligible Customers 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.
- 19 Any variation (of any of the Terms and Conditions stated herein) shall be binding on the Participants (through any notice displayed at the social media & website).
- 20 These Terms and Conditions stated herein 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.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM