

**Click for Cover Lucky Draw Campaign Terms & Conditions
(hereinafter referred to as "Campaign")**

1. Overall Campaign

- 1.1** This Campaign is organised by Syarikat Takaful Malaysia Am Berhad [Company No. 201701032316 (1246486-D)] and Syarikat Takaful Malaysia Keluarga Berhad [Company No. 198401019089 (131646-K)] (hereinafter jointly referred to as "Takaful Malaysia") and subject to the terms & conditions (hereinafter referred to as "T&C") stated herein.
- 1.2** This Campaign shall start starting from 1st September 2022 and end by 14th December 2022 (hereinafter referred to as the "Campaign Period") depending on the category of the eligible products in accordance to the table below:

Category	Eligible Products	Campaign Period
1	<ul style="list-style-type: none"> ▪ Takaful <i>myClick</i> MediCare ▪ Takaful <i>myClick</i> Term 	<p>Campaign Month 1: 1st September 2022 until 30th September 2022</p> <p>Campaign Month 2: 1st October 2022 until 31st October 2022</p>
2	<ul style="list-style-type: none"> ▪ Takaful <i>myClick</i> Motor ▪ Takaful <i>myClick</i> Motorcycle 	<p>Campaign Month 1: 15th September 2022 until 14th October 2022</p> <p>Campaign Month 2: 15th October 2022 until 14th November 2022</p> <p>Campaign Month 3: 15th November 2022 until 14th December 2022</p>

2. Eligibility

- 2.1** This Campaign is open to Takaful Malaysia's customers who completed a successful application for the above eligible products without intermediaries involved (hereinafter referred to as the "Applicant") during the Campaign Period via any of the following platforms:
- a. Takaful Malaysia Click for Cover online sales portal;
 - b. Takaful Malaysia Click for Cover mobile app; or
 - c. Takaful Malaysia branches.
- 2.2** Each Applicant will have an opportunity to be selected as the monthly winner within the same month as the application of their certificate for the above eligible products provided the certificate be in force at least for one (1) month.
- 2.3** Specially for products under Category 1, the following eligible criteria shall also apply:
- a. Only Takaful *myClick* MediCare certificates with quarterly, half-yearly and yearly payment modes are eligible to participate in this Campaign.
 - b. Only Takaful *myClick* Term certificates with minimum contribution of three hundred Ringgit (RM300) are eligible to participate in this Campaign.
- 2.4** The Applicants who fulfil the above eligibility requirements during the Campaign Period will automatically be eligible to participate in this Campaign.

3. Winners & Prizes

3.1 The winners of this Campaign will be randomly selected using an online platform. The winner names will be announced on Takaful Malaysia's Facebook page based on the following:

Category	Eligible Products	Campaign Period	Winners Announcement Dates
1	<ul style="list-style-type: none"> Takaful <i>myClick</i> MediCare Takaful <i>myClick</i> Term 	Campaign Month 1: 1 st September 2022 until 30 th September 2022	7 th November 2022
		Campaign Month 2: 1 st October 2022 until 31 st October 2022	7 th December 2022
2	<ul style="list-style-type: none"> Takaful <i>myClick</i> Motor Takaful <i>myClick</i> Motorcycle 	Campaign Month 1: 15 th September 2022 until 14 th October 2022	21 st November 2022
		Campaign Month 2: 15 th October 2022 until 14 th November 2022	21 st December 2022
		Campaign Month 3: 15 th November 2022 until 14 th December 2022	21 st January 2023

3.2 The monthly winners will be rewarded depending on the products as below:

3.2.1 Category 1: Takaful *myClick* MediCare & Takaful *myClick* Term

a. The winners of Category 1 will be offered with the following prizes (hereinafter referred to as the "Prizes") as per the table below, and no cash will be offered. The Prizes are non-transferable or redeemable or exchangeable for cash or credit of any kind.

Winner	Prizes	Quantity
1 st Prize	iPhone 13 Green 128GB	1
2 nd Prize	Apple Watch Series 7	3
3 rd Prize	Beats Studio Buds	4
4 th Prize	JBL Go 2	4
5 th Prize	Touch 'n Go eWallet credit worth RM300	10
Consolation Prize	Samsung Galaxy Fits 2	4

b. Winners are only allowed to win one (1) Prize for Category 1 as per the table above.

c. Prizes are subject to availability, and Takaful Malaysia reserves the right to substitute any prize with another of equivalent value without prior notice.

d. Takaful Malaysia will deliver the Prizes to all the winners' addresses as registered with Takaful Malaysia during the application of the eligible products via courier service within ten (10) working days from the winner announcement date.

- e. The delivery of the Prizes shall be at the risk of the winner and should Takaful Malaysia require the winner to collect the Prizes at such time and place to be notified via email by Takaful Malaysia, the same shall be collected at the sole cost, expense and risk of the winner.
- f. Any enquiries and complaints directly and solely in relation to the Prizes must be referred to the merchants' customer service centre or on the label of the merchandise(s) or its customer service representatives. Takaful Malaysia shall not be bound to deal with any enquiries and complaints in respect of the Prizes and Takaful Malaysia shall bear no responsibility for resolving such disputes or for the dispute itself.

3.2.2 Category 2: Takaful *myClick* Motor & Takaful *myClick* Motorcycle

- a. The winners of Category 2 will be offered with Mr DIY e-Vouchers (hereinafter referred to as the "e-Vouchers") with the value(s) as per the table below, and no cash will be offered. The e-Vouchers are non-transferable.

Winner	e-Voucher Value	Quantity
1 st Prize	RM3,000	1
2 nd Prize	RM2,000	1
3 rd Prize	RM1,500	2
4 th Prize	RM1,000	2
5 th Prize	RM800	3
6 th Prize	RM600	3
7 th Prize	RM500	5
8 th Prize	RM300	5
9 th Prize	RM200	5
Consolation Prize	RM100	8

- b. Winners are only allowed to win one (1) e-Voucher value for Category 2 as per the table above.
- c. The e-Vouchers come in denominations of RM100 and subject to availability, and Takaful Malaysia reserves the right to substitute any prize with another of equivalent value without prior notice.
- d. Takaful Malaysia will deliver the e-Vouchers to all the winners via email registered with Takaful Malaysia during the application of the eligible products within ten (10) working days from the winner announcement date.
- e. The e-Vouchers are valid for a period of four (4) months, as stated in the e-Vouchers. Takaful Malaysia will not be held responsible for any unused or expired e-Vouchers.

4. General Terms & Conditions

- 4.1** By participating in this Campaign, the Applicants are deemed to have read, understood and agreed to be bound by the T&C set out herein and agree that each and all decisions made by Takaful Malaysia in relation to this Campaign are final.
- 4.2** Takaful Malaysia reserves the right to amend, add, delete, vary or modify any of the T&C without prior notice at Takaful Malaysia's sole discretion. The Applicants agree to accept the T&C of this Campaign on this site https://bit.ly/ClickforCover_LuckyDraw_EN and to keep themselves updated about any changes or variations to the T&C of this Campaign.

- 4.3** By participating in this Campaign, the collection, processing, and use of your personal data, including your name, MyKad number, contact details and email address for the purpose of this Campaign, are deemed to have been consented by you in accordance with the Privacy Notice of Takaful Malaysia which is available on the Takaful Malaysia's website at www.takaful-malaysia.com.my. The Applicants hereby grant Takaful Malaysia, its subsidiaries, affiliates and partners the permission to use their personal data submitted for the purpose of this Campaign. Takaful Malaysia shall take all reasonable precautions to preserve the integrity and prevent any corruption or loss, damage or destruction of the Applicant's personal data and shall at all times comply with the requirements of the Personal Data Protection Act 2010.
- 4.4** Employees of Takaful Malaysia and its respective divisions, affiliates, authorised dealers, agents and any other company professionally connected with this Campaign shall be prohibited from participating in the Campaign.
- 4.5** Takaful Malaysia shall not be responsible for technical errors in telecommunications networks, internet access, or otherwise preventing entry to this Campaign.
- 4.6** Takaful Malaysia shall not be held liable in any manner whatsoever for any loss or damages howsoever arising in connection with this Campaign. Furthermore, Takaful Malaysia shall not be liable for any default in respect of this Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Takaful Malaysia.
- 4.7** The decision of Takaful Malaysia in relation to every aspect of this Campaign is final and binding. Any subsequent correspondences, protests, appeals or enquiries will not be entertained.
- 4.8** In the event of any inconsistency between the T&C and any advertising, publicity and other materials relating to or in connection with this Campaign, the T&C stated herein shall prevail.
- 4.9** The T&C stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.