

**1) INTRODUCTION**

- i. The terms & conditions stated herein (“T&C”) shall govern the #TerpalingMerdeka Campaign (“Campaign”) which is organised by Syarikat Takaful Malaysia Keluarga Berhad [Company No. 198401019089 (131646-K)] and Syarikat Takaful Malaysia Am Berhad [Company No. 201701032316 (1246486-D)] (hereinafter collectively referred to as “Takaful Malaysia”).

**2) CAMPAIGN PERIOD**

- i. This Campaign commences on 1 August 2023 at 12:00 AM Malaysia Time (“MYT”) and ends on 17 September 2023 at 11:59 PM MYT (“Campaign Period”)
- ii. Participation received outside the Campaign Period will be disqualified and deemed ineligible for consideration for the Prize (as defined below).

**3) ELIGIBILITY**

- i. This Campaign is open to all Takaful Malaysia customers who participate in any one or more of the listed products (“Participants”) during the Campaign Period. The products are:
  - a. Takaful *myClick* Medicare
  - b. Takaful *myClick* Term
  - c. Takaful *myClick* Motorcycle (Comprehensive Cover) with Bike PA Plus
  - d. Takaful *myMotor* – Motorcycle (Comprehensive Cover) with Bike PA Plus
  - e. Takaful *myFlexi* PA
  - f. Takaful *myTravel* PA
  - g. Takaful *myHome* Cover
- ii. The Participants who fulfil the above eligibility during the Campaign Period will automatically be eligible to participate in this Campaign provided the certificate is in force at least for three (3) months.

**4) CAMPAIGN MECHANICS**

- i. Participants are to participate in any one or more of the listed products stated in 3.i via these participating channels:
  - a. Any Takaful Malaysia branches;
  - b. Any Takaful Malaysia corporate agents; or
  - c. Click for Cover online sales portal or mobile application.
- ii. The Participant’s certificates are issued during the Campaign Period.

**5) WINNERS & PRIZES**

- i. We will select the winners of this Campaign from the eligible Participants list using a randomiser tool (“Winners”). We will then announce the Winners’ names on the official Takaful Malaysia’s Facebook and Instagram accounts and the same list will be available on Takaful Malaysia’s corporate website.
- ii. Our Customer Service Unit will contact the Winners directly via phone and a confirmation will be sent via email or SMS.
- iii. The Winners of this Campaign will be offered prizes (“Prizes”) as in the table below and no cash will be offered.

WINNER	PRIZE
<b>1<sup>st</sup> Prize</b>	1 travel package to <b>London, United Kingdom</b> which includes: <ul style="list-style-type: none"> <li>- Return flight tickets for two persons</li> <li>- Accommodation for 6 Days and 5 Nights</li> </ul>
<b>2<sup>nd</sup> Prize</b>	1 travel package to <b>Istanbul, Turkiye</b> which includes: <ul style="list-style-type: none"> <li>- Return flight tickets for two persons</li> <li>- Accommodation for 5 Days and 4 Nights</li> </ul>
<b>3<sup>rd</sup> Prize</b>	1 travel package to <b>Seoul, South Korea</b> which includes: <ul style="list-style-type: none"> <li>- Return flight tickets for two persons</li> <li>- Accommodation for 5 Days and 4 Nights</li> </ul>
<b>4<sup>th</sup> Prize</b>	1 travel package to <b>Osaka, Japan</b> which includes: <ul style="list-style-type: none"> <li>- Return flight tickets for two persons</li> <li>- Accommodation for 4 Days and 3 Nights</li> </ul>

WINNER	PRIZE
<b>5<sup>th</sup> Prize</b>	1 travel package to <b>Bangkok, Thailand</b> which includes: <ul style="list-style-type: none"> <li>- Return flight tickets for two persons</li> <li>- Accommodation for 4 Days and 3 Nights</li> </ul>
<b>6<sup>th</sup> Prize</b>	1 travel package to <b>Bali, Indonesia</b> which includes: <ul style="list-style-type: none"> <li>- Return flight tickets for two persons</li> <li>- Accommodation for 4 Days and 3 Nights</li> </ul>

- iv. Prizes are not transferable, redeemable, or exchangeable for cash or credit of any kind.
- v. Winners are only allowed to win only one Prize during the Campaign Period.
- vi. Takaful Malaysia reserves the right to substitute any Prizes with other prizes of equivalent value without prior notice.
- vii. Takaful Malaysia will deliver the Prizes to the nearest Takaful Malaysia branch of the Winner's address registered with Takaful Malaysia when applying for the eligible product.
- viii. In an event where Winners are unavailable to collect the Prizes and require Takaful Malaysia to deliver the Prizes at an agreed time and place, the delivery of the Prizes shall be at the risk of the Winners.
- ix. Any enquiries and complaints directly and solely about the Prizes after acceptance by the Winners must be referred to the Prizes provider. Takaful Malaysia shall not be bound to deal with any enquiries and complaints in respect of the Prizes after acceptance and Takaful Malaysia shall bear no responsibility for resolving such disputes or for the dispute itself.

**6) GENERAL TERMS & CONDITIONS**

- i. By participating in this Campaign, the Participants are
  - a. agree to be bound by the Terms & Conditions;
  - b. agree that all records of transactions captured by Takaful Malaysia's system within the Campaign Period are based on the Malaysia date and time and shall be deemed as accurate and conclusive;
  - c. agree that Takaful Malaysia's decision on all matters relating to this Campaign shall be final and binding on all the Participants. Any subsequent protests, enquiries, appeals or correspondence will not be entertained;
  - d. consent for Takaful Malaysia to disclose their particulars to the third-party service provider(s)/authorised supplier(s), including but not limited to its vendors, suppliers, advertising and promotion agencies engaged by Takaful Malaysia to contact them during and after the Campaign and for the purposes related to the Campaign including the delivery of the Prize;
  - e. authorise Takaful Malaysia 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; and
  - f. shall not be entitled to claim and waive any rights to any compensation against Takaful Malaysia nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Takaful Malaysia for this Campaign) for any 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.
- ii. Members of the Campaign organising team and the jury panels are not eligible to participate in this Campaign.

**7) TAKAFUL MALAYSIA PRIVACY NOTICE**

- i. By participating in the Campaign, the Participants agree and consent to allow their personal data to be collected, processed and used by Takaful Malaysia under the Takaful Malaysia Privacy Notice, which can be viewed at [www.takaful-malaysia.com.my](http://www.takaful-malaysia.com.my) ("Takaful Malaysia's Privacy Notice").
- ii. In addition, and without prejudice to the terms in the Takaful Malaysia's Privacy Notice, subject to Participants/Winners' instruction in writing to Takaful Malaysia by emailing to [csu@takaful-malaysia.com.my](mailto:csu@takaful-malaysia.com.my) restricting disclosure (if any) for marketing activities, Participants/Winners agree and consent to their personal data or information being collected, processed and used by Takaful Malaysia for:
  - a. the purposes of the Campaign; and
  - b. marketing and promotional activities conducted in such a manner deemed appropriate by Takaful Malaysia 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 Takaful Malaysia about the Campaign.

- iii. Takaful Malaysia reserves the right to:
  - a. disqualify any non-eligible Participants sole discretion from participating in the Campaign; and
  - b. withdraw/cancel, suspend, extend or terminate the Campaign 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.takaful-malaysia.com.my](http://www.takaful-malaysia.com.my), or in other methods which Takaful Malaysia deems practical, by giving reasonable prior notice to the Participants on such addition, deletion or amendment of the Terms & Conditions or termination of the Campaign.
- iv. Takaful Malaysia and any of its officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Takaful Malaysia for 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 Participant (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, or any event beyond the reasonable control of Takaful Malaysia.
- v. The Terms & Conditions shall be governed by and construed under the Laws of Malaysia, and the Participants/Winners agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- vi. The invalidity, illegality or unenforceability of any terms hereunder shall not affect or impair the continuation in force of the remainder of the Terms & Conditions of the Campaign.